Financial Matters in Islam

Adopting Positive Characteristics
Leads to Peace of Mind

Financial Matters in Islam

ShaykhPod Books

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All praise to Allah, the Exalted, Lord of the worlds and endless blessings and peace by upon the Holy Prophet Muhammad, on his blessed Household and Companions, may Allah be pleased with them all.

Compiler's Notes

We have tried diligently to do justice in this volume however if there are any short falls found then the compiler is personally and solely responsible for them.

We accept the possibility of faults and shortcomings in an effort to complete such a difficult task. We might have unconsciously stumbled and committed errors for which we ask for indulgence and forgiveness of our readers and the drawing of our attention thereto will be appreciated. We earnestly invite constructive suggestions which can be made to ShaykhPod.Books@gmail.com.

Introduction

The following short book discusses some Financial Matters in Islam, such as charity, lawful and unlawful business. This discussion is based on Chapter 2 Al Baqarah, Verses 261-283 of the Holy Quran:

"The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing. Those who spend their wealth in the way of Allah and then do not follow up what they have spent with reminders [of it] or [other] injury will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve. Kind speech and forgiveness are better than charity followed by injury. And Allah is Free of need and Forbearing. O you who have believed, do not invalidate your charities with reminders [of it] or injury as does one who spends his wealth [only] to be seen by the people and does not believe in Allah and the Last Day. His example is like that of a [large] smooth stone upon which is dust and is hit by a downpour that leaves it bare. They are unable [to keep] anything of what they have earned. And Allah does not guide the disbelieving people. And the example of those who spend their wealth seeking means to the approval of Allah and assuring themselves is like a garden on high ground which is hit by a downpour - so it yields its fruits in double. And [even] if it is not hit by a downpour, then a drizzle [is sufficient]. And Allah, of what you do, is Seeing. Would one of you like to have a garden of palm trees and grapevines underneath which rivers flow in which he has from every fruit? But he is afflicted with old age and has weak [i.e., immature] offspring, and it is hit by a whirlwind containing fire and is burned. Thus does Allah make clear to you [His] verses that you might give thought. O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim

toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy. Satan threatens you with poverty and orders you to immorality, while Allah promises you forgiveness from Him and bounty. And Allah is all-Encompassing and Knowing. He gives wisdom to whom He wills, and whoever has been given wisdom has certainly been given much good. And none will remember except those of understanding. And whatever you spend of expenditures or make of vows - indeed, Allah knows of it. And for the wrongdoers there are no helpers. If you disclose your charitable expenditures, they are good; but if you conceal them and give them to the poor, it is better for you, and He will remove from you some of your misdeeds [thereby]. And Allah, of what you do, is [fully] Aware. Not upon you is [responsibility for] their guidance, but Allah guides whom He wills. And whatever good you [believers] spend is for yourselves, and you do not spend except seeking the face [i.e., approval] of Allah. And whatever you spend of good - it will be fully repaid to you, and you will not be wronged. [Charity is] for the poor who have been restricted for the cause of Allah, unable to move about in the land. An ignorant [person] would think them self-sufficient because of their restraint, but you will know them by their [characteristic] sign. They do not ask people persistently [or at all]. And whatever you spend of good - indeed, Allah is Knowing of it. Those who spend their wealth [in Allah's way] by night and by day, secretly and publicly - they will have their reward with their Lord. And no fear will there be concerning them, nor will they grieve. Those who consume interest cannot stand except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns [to dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein. Allah destroys interest and gives increase for charities. And Allah does not like every ungrateful sinner. Indeed, those who believe and do righteous deeds and establish prayer and give zakāh will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve. O you who have believed, fear Allah and give up what remains [due to you] of interest, if you should be believers. And

if you do not, then be informed of a war [against you] from Allah and His Messenger. But if you repent, you may have your principal - [thus] you do no wrong, nor are you wronged. And if someone is in hardship, then [let there be] postponement [of a debt] until [a time of] ease. But if you give [from your right as] charity, then it is better for you, if you only knew. And fear a Day when you will be returned to Allah. Then every soul will be compensated for what it earned, and they will not be wronged. O you who have believed, when you contract a debt for a specified term, write it down. And let a scribe write [it] between you in justice. Let no scribe refuse to write as Allah has taught him. So let him write and let the one who has the obligation [i.e., the debtor] dictate. And let him fear Allah, his Lord, and not leave anything out of it. But if the one who has the obligation is of limited understanding or weak or unable to dictate himself, then let his guardian dictate in justice. And bring to witness two witnesses from among your men. And if there are not two men [available], then a man and two women from those whom you accept as witnesses - so that if one of them [i.e., the women] errs, then the other can remind her. And let not the witnesses refuse when they are called upon. And do not be [too] weary to write it, whether it is small or large, for its [specified] term. That is more just in the sight of Allah and stronger as evidence and more likely to prevent doubt between you, except when it is an immediate transaction which you conduct among yourselves. For [then] there is no blame upon you if you do not write it. And take witnesses when you conclude a contract. Let no scribe be harmed or any witness. For if you do so, indeed, it is [grave] disobedience in you. And fear Allah. And Allah teaches you. And Allah is Knowing of all things. And if you are on a journey and cannot find a scribe, then a security deposit [should be] taken. And if one of you entrusts another, then let him who is entrusted discharge his trust [faithfully] and let him fear Allah, his Lord. And do not conceal testimony, for whoever conceals it - his heart is indeed sinful, and Allah is Knowing of what you do."

Implementing the lessons discussed will aid one to Adopt Positive Characteristics. Adopting Positive Characteristics Leads to Peace of Mind and Body.

Financial Matters in Islam

Chapter 2 – Al Baqarah, Verses 261-266

مَّثَلُ ٱلَّذِينَ يُنفِقُونَ أَمۡوَٰلَهُمۡ فِي سَبِيلِ ٱللَّهِ كَمَثَلِ حَبَّةٍ أَنۢبَتَتۡ سَبۡعَ سَنَابِلَ فِي كُلِّ سُنۢبُلَةٖ
مِّاْئَةُ حَبَّةٖۗ وَٱللَّهُ يُضَٰعِفُ لِمَن يَشَآءُۚ وَٱللَّهُ وَٰسِعٌ عَلِيمٌ ٢٦١

ٱلَّذِينَ يُنفِقُونَ أَمۡوَٰلَهُمۡ فِي سَبِيلِ ٱللَّهِ ثُمَّ لَا يُتۡبِعُونَ مَآ أَنفَقُواْ مَنّٗا وَلَآ أَذٗى لَّهُمۡ أَجۡرُهُمۡ عِندَ
رَبِّهِمۡ وَلَا خَوۡفٌ عَلَيۡهِمۡ وَلَا هُمۡ يَحۡزَنُونَ ٢٦٢

۞ قَوۡلٞ مَّعۡرُوفٞ وَمَغۡفِرَةٌ خَيۡرٞ مِّن صَدَقَةٖ يَتۡبَعُهَآ أَذٗىۗ وَٱللَّهُ غَنِيٌّ حَلِيمٞ ٢٦٣

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ لَا تُبۡطِلُواْ صَدَقَٰتِكُم بِٱلۡمَنِّ وَٱلۡأَذَىٰ كَٱلَّذِي يُنفِقُ مَالَهُۥ رِئَآءَ ٱلنَّاسِ وَلَا
يُؤۡمِنُ بِٱللَّهِ وَٱلۡيَوۡمِ ٱلۡأٓخِرِۖ فَمَثَلُهُۥ كَمَثَلِ صَفۡوَانٍ عَلَيۡهِ تُرَابٞ فَأَصَابَهُۥ وَابِلٞ فَتَرَكَهُۥ صَلۡدٗاۖ
لَّا يَقۡدِرُونَ عَلَىٰ شَيۡءٖ مِّمَّا كَسَبُواْۗ وَٱللَّهُ لَا يَهۡدِي ٱلۡقَوۡمَ ٱلۡكَٰفِرِينَ ٢٦٤

وَمَثَلُ ٱلَّذِينَ يُنفِقُونَ أَمۡوَٰلَهُمُ ٱبۡتِغَآءَ مَرۡضَاتِ ٱللَّهِ وَتَثۡبِيتٗا مِّنۡ أَنفُسِهِمۡ كَمَثَلِ
جَنَّةِۭ بِرَبۡوَةٍ أَصَابَهَا وَابِلٞ فَـَٔاتَتۡ أُكُلَهَا ضِعۡفَيۡنِ فَإِن لَّمۡ يُصِبۡهَا وَابِلٞ فَطَلّٞ وَٱللَّهُ
بِمَا تَعۡمَلُونَ بَصِيرٌ ٢٦٥

أَيَوَدُّ أَحَدُكُمۡ أَن تَكُونَ لَهُۥ جَنَّةٞ مِّن نَّخِيلٖ وَأَعۡنَابٖ تَجۡرِي مِن تَحۡتِهَا ٱلۡأَنۡهَٰرُ لَهُۥ فِيهَا
مِن كُلِّ ٱلثَّمَرَٰتِ وَأَصَابَهُ ٱلۡكِبَرُ وَلَهُۥ ذُرِّيَّةٞ ضُعَفَآءُ فَأَصَابَهَآ إِعۡصَارٞ فِيهِ نَارٞ فَٱحۡتَرَقَتۡ
كَذَٰلِكَ يُبَيِّنُ ٱللَّهُ لَكُمُ ٱلۡأٓيَٰتِ لَعَلَّكُمۡ تَتَفَكَّرُونَ ٢٦٦

“The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills. And Allah is all-Encompassing and Knowing.

Those who spend their wealth in the way of Allah and then do not follow up what they have spent with reminders [of it] or [other] injury will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve.

Kind speech and forgiveness are better than charity followed by injury. And Allah is Free of need and Forbearing.

O you who have believed, do not invalidate your charities with reminders [of it] or injury as does one who spends his wealth [only] to be seen by the people and does not believe in Allah and the Last Day. His example is like that of a [large] smooth stone upon which is dust and is hit by a downpour that leaves it bare. They are unable [to keep] anything of what they have earned. And Allah does not guide the disbelieving people.

And the example of those who spend their wealth seeking means to the approval of Allah and assuring themselves is like a garden on high ground

which is hit by a downpour - so it yields its fruits in double. And [even] if it is not hit by a downpour, then a drizzle [is sufficient]. And Allah, of what you do, is Seeing.

Would one of you like to have a garden of palm trees and grapevines underneath which rivers flow in which he has from every fruit? But he is afflicted with old age and has weak [i.e., immature] offspring, and it is hit by a whirlwind containing fire and is burned. Thus does Allah make clear to you [His] verses that you might give thought."

Allah, the Exalted, discusses the importance of using the blessings He has granted people in the right way, according to Islamic teachings, so that they gain reward, blessings and peace of mind in both worlds. Chapter 2 Al Baqarah, verse 261:

“*The example of those who spend their wealth in the way of Allah…”*

One must understand the difference between the blessings granted to them in this world and the blessings one receives in Paradise. Chapter 7 Al A’raf, verse 43:

“…And they will be called, "This is Paradise, which you have been made to inherit for what you used to do."”

As indicated by this verse, a muslim will inherit Paradise, meaning, they will be given ownership of it as a gift. This is the reason why muslims will be free to do whatever they please in Paradise as they will be granted its ownership. Whereas, the blessings in this material world have been granted to people as a loan and not as a gift. A gift indicates ownership whereas a loan means the blessing must be returned to its true Owner namely, Allah, the Exalted. The only way to return the blessings of this material world which have been given as a loan to people is by using them in ways pleasing to Allah, the Exalted, as outlined in Islamic teachings. This

is in fact true gratitude and leads to increase in blessings and mercy in both worlds. Chapter 14 Ibrahim, verse 7:

"…If you are grateful, I will surely increase you [in favor]…"

The worldly blessings which have been granted to people as a loan must return to its true Owner, Allah, the Exalted, willingly or forcefully. If it is returned willingly then they will be blessed with much reward but if it is returned forcefully, such as through their death, then these blessings will become a burden for them in both this world and in the hereafter.

It is vital for muslims to understand the difference between a gift and a loan so that they are encouraged to use the blessings in this material world in the correct way.

Chapter 2 Al Baqarah, verse 261:

"*The example of those who spend their wealth in the way of Allah…"*

The first thing to note is that a good intention is required in order to gain this reward. Intention is the inward foundation of Islam, just like earning and utilizing the lawful is the outward foundation of Islam. Both of these must be correct in order for one to obtain reward. As indicated by this verse, one must therefore ensure they act in order to please Allah, the Exalted. The one who acts for any other reason will not gain any reward. This has been warned in a Hadith found in Jami At Tirmidhi, number 3154. A positive sign of a good intention is that one does not expect nor hope for any compensation or gratitude from people.

In addition, one must use the blessings they have been granted, such as wealth, according to the teachings of the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him, in order to gain reward, blessings and peace of mind in both worlds. Chapter 2 Al Baqarah, verse 261:

“*The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes…”*

It is important to note that just like a plant grows slowly, the reward and blessings of a person reaches them according to the timetable of Allah, the Exalted, and not according to their own timetable. Sadly, many muslims who perform good actions expect immediate return, which is not always the case, as Allah, the Exalted, rewards and blesses people according to His timetable, which is best for them in both worlds. So a part of striving to obey Allah, the Exalted, is to remain patient when doing good deeds and

not expect immediate blessings and reward. Chapter 2 Al Baqarah, verse 216:

"…But perhaps you hate a thing and it is good for you; and perhaps you love a thing and it is bad for you. And Allah knows, while you know not."

Throughout Islamic teachings different amounts of reward have been declared for performing righteous deeds. Some teachings advise ten times reward, others seven hundred times and in some cases a reward which cannot be counted. Chapter 2 Al Baqarah, verse 261:

"The example of those who spend their wealth in the way of Allah is like a seed [of grain] which grows seven spikes; in each spike is a hundred grains. And Allah multiplies [His reward] for whom He wills…"

This varying reward is dependent on one's sincerity. The more sincere a person is, the more they will be rewarded. Meaning, the more they perform the righteous deed for the sake of Allah, the Exalted, the more they will be rewarded. For example, the one who only acts to please Allah, the Exalted, without desiring a lawful worldly blessing will obtain more reward than the one who acts in order to please Allah, the Exalted, and seeks a lawful worldly blessing. In addition, the more one uses the blessings they have been granted, such as wealth, on things which have been directly mentioned in the Holy Quran and the traditions of the Holy Prophet

Muhammad, peace and blessings be upon him, may increase one's reward also, such as spending wealth on orphans and widows.

One must therefore ensure they adopt a good intention, strive to be as sincere as possible and act according to the teachings of Islam, as Allah, the Exalted, is fully aware of their intention, speech and actions, and will compensate them accordingly. Chapter 2 Al Baqarah, verse 261:

"…And Allāh is all-Encompassing and Knowing."

Just like a farmer who plants a crop must take constant care of it in order to reap benefits from it, similarly the one who does good deeds must guard them in order to earn their reward in both worlds. Chapter 2 Al Baqarah, verse 262:

"Those who spend their wealth in the way of Allāh and then do not follow up what they have spent with reminders [of it] or [other] injury will have their reward with their Lord…"

One must avoid reminding others of the favours they have done them. Doing so is a clear proof of one's insincerity to Allah, the Exalted. In addition, a person must avoid using the good things they have done to

others as a means to offend, embarrass or shame them, especially in front of others. Doing so is a sign of pride, as this person believes they have become superior to the one they helped and as a result they belittle them. As discussed earlier, it is important to note that one should always remember that whatever blessings they possess, such as wealth, has been granted to them by Allah, the Exalted, as a loan and not as a gift. A loan must be repaid to its owner. The way one repays the loan granted to them by Allah, the Exalted, is by using them in ways pleasing to Him. Therefore, the one who aids the needy is only repaying the debt they owe Allah, the Exalted. When one remembers this it will prevent them from behaving as if they are doing a favor to Allah, the Exalted, or the needy person. In reality, Allah, the Exalted, favored them by granting them worldly blessings and by granting them an opportunity to gain countless reward by aiding the needy. In addition, the needy person has done the donor a favor by accepting their help. If every needy person rejected the aid of others then how will one obtain the reward mentioned in divine teachings? Remembering these points will prevent one from destroying their reward by adopting the incorrect intention and attitude.

The one who adopts the correct attitude and therefore strives to sincerely obey Allah, the Exalted, by using the blessings they have been granted correctly, as outlined in Islamic teachings, will be blessed with peace of mind in both worlds. Chapter 2 Al Baqarah, verse 262:

“*Those who spend their wealth in the way of Allah and then do not follow up what they have spent with reminders [of it] or [other] injury will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve.”*

Peace of mind is only achieved in this manner, as Allah, the Exalted, alone has the knowledge to provide mankind with the perfect code of conduct to live by so that they achieve a balanced mental and physical state. In addition, He alone can teach a person how to place everything and everyone within their life in the correct place while preparing adequately for their accountability in the hereafter. All of these things lead to peace of mind in both worlds. Chapter 16 An Nahl, verse 97:

"Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do."

No matter how much knowledge people gain, they will never be able to design a code of conduct which leads to peace of mind due to a lack of knowledge, foresight and biases. Therefore, one must accept and act on Islamic teachings even if it contradicts their desires. They must behave like a wise patient who accepts and acts on the medical advice of their doctor, knowing it is best for them, even though they are prescribed bitter medicines and a strict diet plan. The same way this patient will achieve good physical health, the person who accepts and acts on Islamic teachings will achieve peace of mind in both worlds. Even though, in most cases, patients do not understand the science behind the medicines they are prescribed and therefore blindly trust their doctor, Allah, the Exalted, invites people to reflect on the teachings of Islam so that they can appreciate its positive effects on their lives. He does not expect people to blindly trust the teachings of Islam and instead He wants them to recognize its truthfulness from its clear proofs. But this requires a person to adopt an

unbiased and open mind when approaching the teachings of Islam. Chapter 12 Yusuf, verse 108:

“Say, "This is my way; I invite to Allāh with insight, I and those who follow me….””

In addition, as Allah, the Exalted, alone controls the spiritual hearts of people, the abode of peace of mind, He alone decides who obtains it and who does not. Chapter 53 An Najm, verse 43:

“And that it is He who makes [one] laugh and weep.”

And it is clear that Allah, the Exalted, will only give peace of mind to those who use the blessings He has granted them correctly.

Chapter 2 Al Baqarah, verse 262:

“*…and there will be no fear concerning them, nor will they grieve.”*

It is important to note that this does not mean a person will not face stress and difficulties in this world, as this is inevitable and part of the test of living in this world. This verse refers to being granted peace of mind so that one is not overcome by the stress, anxiety and difficulties they face in this world. As a result, they will successfully journey through every situation, whether times of ease or difficulty, while having peace of mind and obtaining countless reward in both worlds. Chapter 39 Az Zumar, verse 10:

“…the patient will be given their reward without account [i.e., limit]."

Whereas, the person who fails to obey Allah, the Exalted, and as a result misuses the blessings they have been granted and misplaces the things and people within their lives will not achieve peace of mind. As a result, they will be overcome by every difficult situation they face, which in turn will increase their stress and anxiety until they fall deeper into mental health issues, such as depression, substance addiction and suicidal tendencies, even if they experience moments of fun. Chapter 9 At Tawbah, verse 82:

“So let them laugh a little and [then] weep much as recompense for what they used to earn.”

Chapter 20 Taha, verses 124-126:

"And whoever turns away from My remembrance - indeed, he will have a depressed [i.e., difficult] life, and We will gather [i.e., raise] him on the Day of Resurrection blind." He will say, "My Lord, why have you raised me blind while I was [once] seeing?" [Allāh] will say, "Thus did Our signs come to you, and you forgot [i.e., disregarded] them; and thus will you this Day be forgotten.""

Allah, the Exalted, then explains a reality which must be understood and acted upon. Chapter 2 Al Baqarah, verse 263:

“Kind speech and forgiveness are better than charity followed by injury…”

It is far better for a person to excuse themself from aiding another through kind speech, then insincerely aiding them whereby they expect some sort of gratitude or compensation from them instead of hoping for reward from Allah, the Exalted. A person must never behave in a rude way towards someone asking them for help. If they are not in a position to aid others, they should excuse themself in a kind manner and at least try to reassure the needy person that Allah, the Exalted, will aid them one way or another, as long as they remain patient. One does not need to be a scholar to gently advise this to another. In addition, one can also direct the needy person to someone else or an organization which may be able to help them.

Behaving in this manner is a good deed, even if one cannot aid someone else in other ways, such as financial aid. As discussed earlier, it is important to note that when one aids another, they are not doing Allah, the Exalted, or the needy person a favour, they are only benefiting themself. Chapter 45 Al Jathiyah, verse 15:

“Whoever does a good deed - it is for himself; and whoever does evil - it is against it [i.e., the soul]. Then to your Lord you will be returned.”

Allah, the Exalted, is completely free of need and independent of the creation and will aid the needy person through another means if a person fails to use the opportunity Allah, the Exalted, has granted them to obtain reward by helping the needy person, if they possess the means to do so. Chapter 2 Al Baqarah, verse 263:

“…And Allāh is Free of need…”

And chapter 11 Hud, verse 6:

"And there is no creature on earth but that upon Allāh is its provision, and He knows its place of dwelling and place of storage. All is in a clear register."

Chapter 2 Al Baqarah, verse 263:

“…And Allāh is Free of need and Forbearing.”

It is vital for both the person being asked for help and the needy person to adopt forbearance. The person being asked for help should persist on aiding others according to their means for the sake of Allah, the Exalted, confident He will compensate them with much better than they spent. Chapter 34 Saba, verse 39:

“Say, "Indeed, my Lord extends provision for whom He wills of His servants and restricts [it] for him. But whatever thing you spend [in His cause] - He will compensate it; and He is the best of providers."”

If they are not in a position to aid another, then they must show forbearance towards a needy person which persists and criticizes them for not aiding them. A muslim must remember that their aim in life is to please Allah, the Exalted, not people. So if another criticizes them for failing to help a needy person, they must remain patient and not respond in a harsh manner.

Chapter 2 Al Baqarah, verse 263:

“…And Allāh is Free of need and Forbearing.”

The needy person needs to show forbearance by remaining patient during their difficulty while firmly believing that they role is to use the resources they have been granted, such as their physical strength, to solve any difficulty they are facing according to the teachings of Islam and then to patiently wait for relief from Allah, the Exalted. Chapter 94 Ash Sharh, verse 6:

“Indeed, with hardship [will be] ease.”

In addition, they must remember that Allah, the Exalted, does not test a person with more than they can bear. Chapter 2 Al Baqarah, verse 286:

“Allāh does not charge a soul except [with that within] its capacity…”

Remembering these things will aid one to show forbearance in times of difficulty.

When Allah, the Exalted, calls upon the believers within the Holy Quran, His call is often connected to actualizing their verbal claim of faith. This is because a verbal claim of faith without actions has very little value in Islam. Actions are the proof and evidence one is required to obtain so that they obtain reward and mercy in both worlds. Just like a fruit bearing tree is only useful when it produces fruit, similarly, faith is only useful when it produces good actions. In this case, Allah, the Exalted, reminds muslims to adopt the correct intention in all their actions, especially when they are aiding others. Chapter 2 Al Baqarah, verse 264:

“O you who have believed, do not invalidate your charities with reminders [of it] or injury as does one who spends his wealth [only] to be seen by the people and does not believe in Allāh and the Last Day…”

As discussed earlier, reminding others of the favours one has done them or harming them in anyway, such as embarrassing them, are clear signs that they did not act for the sake of pleasing Allah, the Exalted. Allah, the Exalted, makes it clear that the one who does good things in order to please people is just like the one who does not believe in Allah, the Exalted, and their recompense on Judgement Day. As a result, this person only acts to please people as they have no other goal to aim for, such as pleasing Allah, the Exalted, or preparing for Judgement Day. Therefore, it is vital for a muslim to avoid the attitude of doing good things for other than Allah, the Exalted, as it is a clear sign that they do not truly believe in Allah,

the Exalted, or their accountability on Judgement Day, even if they verbally claim otherwise. Meaning, the one who has the right attitude will only act in order to please Allah, the Exalted, and to practically prepare for their accountability on Judgement Day.

Allah, the Exalted, then emphasizes the loss of adopting a bad intention. Chapter 2 Al Baqarah, verse 264:

"…His example is like that of a [large] smooth stone upon which is dust and is hit by a downpour that leaves it bare. They are unable [to keep] anything of what they have earned…"

This means that the one who adopts a bad intention, which involves doing something good for any reason other than to please Allah, the Exalted, will waste their efforts and reward and they will be left with nothing in both worlds. As a result, this person will not enjoy the resources they were granted in this world nor will they gain any reward from using them in the right way because of their bad intention. This is a great loss. This person was better off using the resources they were granted in other lawful ways which were pleasing to them then using them on good things, such as charity, with a bad intention. In addition, as a result of their bad intention to please people, Allah, the Exalted, will eventually reveal their insincerity to others which will lead to people losing respect and love for them. And whatever good they done with a bad intention will also easily be forgotten by people, as Allah, the Exalted, does not let insincere deeds remain alive in the hearts of people for long. This is quite obvious if one reflects on history and how He kept the sincere deeds of people alive, while the

insincere deeds of people were quickly forgotten, even if they were bigger deeds, such as building a hospital. And as people are generally ungrateful, they will not truly appreciate the efforts of the person who does good things in order to please them. This will only cause the person to become bitter and sad. This will further prevent them from obtaining peace of mind. Therefore, adopting a bad intention only leads to wasting one's energy, time, resources and reward in both worlds. Chapter 18 Al Kahf, verses 103-104:

"Say, "Shall we [believers] inform you of the greatest losers as to [their] deeds? [They are] those whose effort is lost in worldly life, while they think that they are doing well in work."

As warned in verse 264, the one who adopts a bad intention does not truly believe in Allah, the Exalted, and their accountability on Judgement Day, and as a result this person will not be guided to peace of mind through every situation they face in this world. Chapter 2 Al Baqarah, verse 264:

"…And Allāh does not guide the disbelieving people."

This is a warning to the one who adopts a bad intention when doing good things, even if they claim to be a muslim. Faith is like a plant which must be nourished with good deeds which are founded on good intentions. Just like a plant which fails to obtain nourishment, such as water, will die, so may

well the faith of a person who fails to nourish their faith with good actions which are founded on good intentions.

Allah, the Exalted, then explains the benefit of using the blessings one has been granted correctly, as outlined in Islamic teachings, with the right intention, which is to please Him and prepare adequately for the Day of Judgement. Chapter 2 Al Baqarah, verse 265:

“And the example of those who spend their wealth seeking means to the approval of Allāh and assuring themselves…”

Assuring themselves indicates that as this person adopts the correct intention they firmly believe in Allah, the Exalted, and their accountability on the Day of Judgement. Meaning, adopting the correct intention is a sign of their firm faith. One must therefore strive to obtain certainty of faith as it will aid them in correcting their intention, speech and actions at all times. Certainty of faith is achieved when one learns and acts on the clear proofs of Islam discussed within the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. The stronger one’s faith, the more they will sincerely obey Allah, the Exalted, and prepare for their accountability on Judgement Day. This involves using the blessings they have been granted correctly as outlined in Islamic teachings. This leads to a balanced mental and physical state and aids one in placing everything and everyone within their life correctly. This leads to peace of mind in both worlds. Chapter 16 An Nahl, verse 97:

"Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do."

Whereas, remaining ignorant of Islamic teachings will only encourage one to adopt the incorrect intention and to misuse the blessings they have been granted. This leads to an imbalanced mental and physical state and causes one to misplace everything and everyone within their life. This in turn prevents one from obtaining peace of mind in both worlds.

Chapter 2 Al Baqarah, verse 265:

“And the example of those who spend their wealth seeking means to the approval of Allāh and assuring [reward for] themselves is like a garden on high ground which is hit by a downpour - so it yields its fruits in double. And [even] if it is not hit by a downpour, then a drizzle [is sufficient]…”

The double mentioned in this verse could be referring to the reward, mercy and peace of mind one obtains in both worlds when they act in the right way with the correct intention. In addition, as discussed earlier, the more sincere one’s intention, the more reward they will obtain. For example, the one who only acts to please Allah, the Exalted, without desiring a lawful

worldly blessing will obtain more reward than the one who acts in order to please Allah, the Exalted, and seeks a lawful worldly blessing.

This set of verses concludes with Allah, the Exalted, reminding people that as He observes their intention and actions, He will compensate them accordingly in both worlds. Chapter 2 Al Baqarah, verse 265:

“…And Allāh, of what you do, is Seeing.”

Therefore, one must ensure they correct their intention, speech and actions at all times, otherwise their efforts, time and reward will be wasted in both worlds.

Allah, the Exalted, summarizes the teachings of the main verses under discussion with a parable. Chapter 2 Al Baqarah, verse 266:

“Would one of you like to have a garden of palm trees and grapevines underneath which rivers flow in which he has from every fruit? But he is afflicted with old age and has weak [i.e., immature] offspring, and it is hit by a whirlwind containing fire and is burned…”

This parable could mean that when one performs insincere deeds, all their efforts, worldly achievements, resources and reward are wasted and they do not benefit them in their moment of need, such as during a worldly difficulty, at the time of death, in one's grave or on Judgement Day. Chapter 18 Al Kahf, verses 103-104:

"Say, "Shall we [believers] inform you of the greatest losers as to [their] deeds? [They are] those whose effort is lost in worldly life, while they think that they are doing well in work."

And chapter 25 Al Furqan, verse 23:

"And We will approach what they have done of deeds and make them as dust dispersed."

Chapter 2 Al Baqarah, verse 266:

"Would one of you like to have a garden of palm trees and grapevines underneath which rivers flow in which he has from every fruit? But he is

afflicted with old age and has weak [i.e., immature] offspring, and it is hit by a whirlwind containing fire and is burned…"

As the main verses encourage one to use the blessings they have been granted correctly according to the teachings of Islam so that they achieve peace of mind in both worlds, this parable could also refer to the one who misuses the blessings they have been granted on vain and sinful things and their attitude causes them to misplace everything and everyone within their life while failing to prepare adequately for Judgement Day. As a result of their attitude, everything within their life, such as their relatives, become a source of stress, anxiety and trouble for them, because they have been misused and misplaced within their life. This person does not achieve peace of mind in this world, even if they possess many worldly things, such as wealth. Chapter 9 At Tawbah, verse 82:

"So let them laugh a little and [then] weep much as recompense for what they used to earn."

And in their moment of need, such as facing a worldly difficulty, none of their possessions give them the emotional support they need to overcome the difficulty. And when they reach the hereafter for their accountability, as they did not practically prepare for it, they will be left empty handed, just like the old man in the parable.

Therefore, one must ensure they avoid these outcomes by sincerely using the blessings they have been granted correctly, as outlined in Islamic teachings so that they achieve a balanced mental and physical state and place everything and everyone within their life correctly while practically preparing for their accountability in the hereafter. This leads to peace of mind in both worlds. But as indicated by the end of verse 266, only those who reflect on the teachings of Islam with an open mind will benefit from them. Whereas, those who ignore Islamic teachings or recite the Holy Quran in a language they do not understand will not benefit from its teachings and lessons as they will not be able to reflect on its teachings nor apply them into their lives. Chapter 2 Al Baqarah, verse 266:

"…*Thus does Allah make clear to you [His] verses that you might give thought."*

Chapter 2 – Al Baqarah, Verses 267-274

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓاْ أَنفِقُواْ مِن طَيِّبَٰتِ مَا كَسَبْتُمْ وَمِمَّآ أَخْرَجْنَا لَكُم مِّنَ ٱلْأَرْضِ وَلَا
تَيَمَّمُواْ ٱلْخَبِيثَ مِنْهُ تُنفِقُونَ وَلَسْتُم بِـَٔاخِذِيهِ إِلَّآ أَن تُغْمِضُواْ فِيهِ وَٱعْلَمُوٓاْ أَنَّ ٱللَّهَ غَنِىٌّ
حَمِيدٌ ﴿٢٦٧﴾

ٱلشَّيْطَٰنُ يَعِدُكُمُ ٱلْفَقْرَ وَيَأْمُرُكُم بِٱلْفَحْشَآءِ وَٱللَّهُ يَعِدُكُم مَّغْفِرَةً مِّنْهُ وَفَضْلًا
وَٱللَّهُ وَٰسِعٌ عَلِيمٌ ﴿٢٦٨﴾

يُؤْتِى ٱلْحِكْمَةَ مَن يَشَآءُ وَمَن يُؤْتَ ٱلْحِكْمَةَ فَقَدْ أُوتِىَ خَيْرًا كَثِيرًا وَمَا
يَذَّكَّرُ إِلَّآ أُوْلُواْ ٱلْأَلْبَٰبِ ﴿٢٦٩﴾

وَمَآ أَنفَقْتُم مِّن نَّفَقَةٍ أَوْ نَذَرْتُم مِّن نَّذْرٍ فَإِنَّ ٱللَّهَ يَعْلَمُهُۥ ۗ وَمَا لِلظَّٰلِمِينَ مِنْ
أَنصَارٍ ﴿٢٧٠﴾

إِن تُبْدُواْ ٱلصَّدَقَٰتِ فَنِعِمَّا هِىَ ۖ وَإِن تُخْفُوهَا وَتُؤْتُوهَا ٱلْفُقَرَآءَ فَهُوَ خَيْرٌ لَّكُمْ ۚ
وَيُكَفِّرُ عَنكُم مِّن سَيِّـَٔاتِكُمْ ۗ وَٱللَّهُ بِمَا تَعْمَلُونَ خَبِيرٌ ﴿٢٧١﴾

۞ لَّيْسَ عَلَيْكَ هُدَىٰهُمْ وَلَٰكِنَّ ٱللَّهَ يَهْدِى مَن يَشَآءُ ۗ وَمَا تُنفِقُواْ مِنْ خَيْرٍ
فَلِأَنفُسِكُمْ ۚ وَمَا تُنفِقُونَ إِلَّا ٱبْتِغَآءَ وَجْهِ ٱللَّهِ ۚ وَمَا تُنفِقُواْ مِنْ خَيْرٍ يُوَفَّ
إِلَيْكُمْ وَأَنتُمْ لَا تُظْلَمُونَ ﴿٢٧٢﴾

لِلْفُقَرَآءِ ٱلَّذِينَ أُحْصِرُوا۟ فِى سَبِيلِ ٱللَّهِ لَا يَسْتَطِيعُونَ ضَرْبًا فِى
ٱلْأَرْضِ يَحْسَبُهُمُ ٱلْجَاهِلُ أَغْنِيَآءَ مِنَ ٱلتَّعَفُّفِ تَعْرِفُهُم بِسِيمَٰهُمْ لَا
يَسْـَٔلُونَ ٱلنَّاسَ إِلْحَافًا ۗ وَمَا تُنفِقُوا۟ مِنْ خَيْرٍ فَإِنَّ ٱللَّهَ بِهِۦ عَلِيمٌ ﴿٢٧٣﴾

ٱلَّذِينَ يُنفِقُونَ أَمْوَٰلَهُم بِٱلَّيْلِ وَٱلنَّهَارِ سِرًّا وَعَلَانِيَةً فَلَهُمْ أَجْرُهُمْ عِندَ
رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ﴿٢٧٤﴾

“O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth. And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes. And know that Allah is Free of need and Praiseworthy.

Satan threatens you with poverty and orders you to immorality, while Allah promises you forgiveness from Him and bounty. And Allah is all-Encompassing and Knowing.

He gives wisdom to whom He wills, and whoever has been given wisdom has certainly been given much good. And none will remember except those of understanding.

And whatever you spend of expenditures or make of vows - indeed, Allah knows of it. And for the wrongdoers there are no helpers.

If you disclose your charitable expenditures, they are good; but if you conceal them and give them to the poor, it is better for you, and He will remove from you some of your misdeeds [thereby]. And Allah, of what you do, is [fully] Aware.

Not upon you is [responsibility for] their guidance, but Allah guides whom He wills. And whatever good you [believers] spend is for yourselves, and

you do not spend except seeking the face [i.e., approval] of Allah. And whatever you spend of good - it will be fully repaid to you, and you will not be wronged.

[Charity is] for the poor who have been restricted for the cause of Allah, unable to move about in the land. An ignorant [person] would think them self-sufficient because of their restraint, but you will know them by their [characteristic] sign. They do not ask people persistently [or at all]. And whatever you spend of good - indeed, Allah is Knowing of it.

Those who spend their wealth [in Allah's way] by night and by day, secretly and publicly - they will have their reward with their Lord. And no fear will there be concerning them, nor will they grieve."

When Allah, the Exalted, calls upon the believers within the Holy Quran, His call is often connected to actualizing their verbal claim of faith. This is because a verbal claim of faith without actions has very little value in Islam. Actions are the proof and evidence one is required to obtain so that they obtain reward and mercy in both worlds. Just like a fruit bearing tree is only useful when it produces fruit, similarly, faith is only useful when it produces good actions. In this case, Allah, the Exalted, encourages muslims to use the blessings He has granted them correctly, according to the teachings of the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him, so that they achieve peace of mind in both worlds. Chapter 2 Al Baqarah, verse 267:

“O you who have believed, spend from the good things which you have earned and from that which We have produced for you from the earth…”

When a Muslim truly believes that everything they possess belongs to Allah, the Exalted, then using the blessings they possess correctly, such as giving charity, through the grace of Allah, the Exalted, becomes easy. One who adopts this attitude realizes they are simply returning a loan that was given to them by Allah, the Exalted. Chapter 2 Al Baqarah, verse 254:

“O you who have believed, spend from that which We have provided for you…”

This behaviour also protects one from destroying their good deed of charity through pride. Pride makes a person believe they are doing Allah, the Exalted, and the needy a favor by donating charity. But the same way one returns a bank loan without pride Muslims need to realize their charity is a way of repaying the loan given by Allah, the Exalted. In addition, the needy are doing the donor a favor by taking their charity. The needy are a means for them to obtain reward from Allah, the Exalted, and without them this would be impossible. If one believes that their wealth was accumulated through their intelligence and strength they must understand that these things were also given by Allah, the Exalted. Therefore, this loan in the form of blessings such as wealth must be returned to Allah, the Exalted, otherwise they may face a penalty that will begin in this world and continue into the hereafter.

When one donates charity their transaction is not with a needy person in fact it is with Allah, the Exalted. When a person sincerely does business with Allah, the Exalted, they can be confident of an unimaginable profit which will benefit them in this world and in the next. This has been indicated in the main verses under discussion. Chapter 2 Al Baqarah, verse 245:

“Who is it that would loan Allah a goodly loan so He may multiply it for him many times over?...”

Allah, the Exalted, then explains a universal principle through a specific example. Chapter 2 Al Baqarah, verse 267:

"…And do not aim toward the defective therefrom, spending [from that] while you would not take it [yourself] except with closed eyes…"

In all aspects of one's life, a person must treat others in a way they themself desire to be treated by other people. This is in fact the very definition of a believer according to the Hadith found in Sahih Bukhari, number 13. The one who behaves in this manner will fulfil the rights of people according to Islamic teachings, which includes aiding them according to one's means, such as financial, emotional and physical support.

Allah, the Exalted, concludes verse 267 by reminding people that using the blessings they have been granted correctly, such as aiding others, only benefits themselves, as Allah, the Exalted, is Independent and Free of need and can easily aid a needy person through another means if a person fails to take advantage of the opportunity to earn reward they have been given by aiding the needy person. Chapter 2 Al Baqarah, verse 267:

"…And know that Allāh is Free of need…"

And chapter 45 Al Jathiyah, verse 15:

“Whoever does a good deed - it is for himself; and whoever does evil - it is against it [i.e., the soul]. Then to your Lord you will be returned.”

In addition, as discussed earlier, one must never forget that the inspiration, opportunity, knowledge and ability to do a good deed all come from Allah, the Exalted. Therefore, one must not praise themself when doing good deeds, such as aiding others, they must instead concentrate fully on praising Allah, the Exalted, the One who enabled them to do good so that they can gain reward and peace of mind in both worlds. Chapter 2 Al Baqarah, verse 267:

“…And know that Allāh is Free of need and Praiseworthy.”

Allah, the Exalted, then warns people not to be influenced by the tools of the Devil, such as some aspects of social media, fashion and culture, into misusing the blessings they have been granted out of fear. Chapter 2 Al Baqarah, verse 268:

“Satan threatens you with poverty…”

This poverty can take many different forms, such as being financially poor. A person can fear being socially poor. Their fear of becoming unpopular amongst the people in their life, such as school students and work colleagues, encourages them to misuse the blessings they have been granted. A person can fear emotional poverty, whereby they fear that if they use the blessings they have been granted correctly then they would lose out on fulfilling their desires, which in turn would prevent them from happiness and peace of mind. As a result of these and other fears, a person is encouraged into misusing the blessings they have been granted which leads them to vain and sinful things. Chapter 2 Al Baqarah, verse 268:

“Satan threatens you with poverty and orders you to immorality…”

But a person must always remember that as Allah, the Exalted, alone controls all things, He can and will protect a person from the negative effects of all these fears, as long as they remain obedient to Him by using the blessings they have been granted correctly, as outlined in Islamic teachings. Chapter 2 Al Baqarah, verse 268:

“Satan threatens you with poverty and orders you to immorality, while Allāh promises you forgiveness from Him and bounty. And Allāh is all-Encompassing…”

The one thing which can overcome all of these fears and their negative effects is peace of mind. Whereas, a lack of peace of mind will cause one to live a fearful life, even if they fulfil all their desires. The one who lives in fear of these different types of poverty, is not actually living, even if it appears so. Therefore, one must strive to achieve peace of mind in order to protect themself from these fears and their negative consequences. This is only achieved when one obeys Allah, the Exalted, and uses the blessings they have been granted correctly, as outlined in Islamic teachings. This will allow one to achieve a balanced mental and physical state and place everything and everyone within their life correctly, while preparing adequately for their accountability in the hereafter. All of this leads to peace of mind, which in turn would protect a person from the fears discussed earlier and their negative consequences. Chapter 2 Al Baqarah, verse 268:

“Satan threatens you with poverty and orders you to immorality, while Allāh promises you forgiveness from Him and bounty. And Allāh is all-Encompassing…”

Therefore, a person must accept and act on Islamic teachings for their own sake, even if it contradicts their desires. They must behave as a wise patient who accepts and acts on the medical advice of their doctor knowing it is best for them, even though they are prescribed bitter medicines and a strict diet plan. The same way this wise patient will achieve good mental and physical health, so will the person who accepts and acts on Islamic teachings. This is because the only One who has the knowledge required to ensure a person achieves a balanced mental and physical state is Allah, the Exalted. The knowledge of the mental and physical states of humans possessed by society will never be enough to achieve this outcome,

despite all the research that has been undertaken, as they cannot solve every issue a person can face within their life nor can their advice cause one to avoid all types of mental and physical stress due to limited knowledge, experience and foresight. Allah, the Exalted, alone has this knowledge and He has granted it to mankind in the form of the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. Chapter 2 Al Baqarah, verse 268:

“…And Allāh is all-Encompassing and Knowing.”

This truth is obvious when one observes those who use the blessings they have been granted according to Islamic teachings and those who do not. Even though, in most cases, patients do not understand the science behind the medicines they are prescribed and therefore blindly trust their doctor, Allah, the Exalted, invites people to reflect on the teachings of Islam so that they can appreciate its positive effects on their lives. He does not expect people to blindly trust the teachings of Islam and instead He wants them to recognize its truthfulness from its clear proofs. But this requires a person to adopt an unbiased and open mind when approaching the teachings of Islam. Chapter 12 Yusuf, verse 108:

“Say, "This is my way; I invite to Allāh with insight, I and those who follow me….””

In addition, as Allah, the Exalted, alone controls the spiritual hearts of people, the abode of peace of mind, He alone decides who obtains it and who does not. Chapter 53 An Najm, verse 43:

“And that it is He who makes [one] laugh and weep.”

And it is clear that Allah, the Exalted, will only give peace of mind to those who use the blessings He has granted them correctly.

Chapter 2 Al Baqarah, verse 268:

“Satan threatens you with poverty and orders you to immorality, while Allāh promises you forgiveness from Him and bounty. And Allāh is all-Encompassing…”

This verse also differentiates between having hope in the mercy of Allah, the Exalted, and wishful thinking. Wishful thinking is when one persists on the disobedience of Allah, the Exalted, while expecting mercy, forgiveness and blessings from Him. This has no value in Islam, as this person is obeying the Devil. Whereas, real hope in Allah, the Exalted, is when one strives in His obedience, by using the blessings He has granted them correctly, according to Islamic teachings and then hoping in His mercy.

Being perfect in this behaviour is not a condition of hoping in Allah, the Exalted. But a person must strive to sincerely repent whenever they happen to commit a sin. Sincere repentance involves feeling guilty, seeking the forgiveness of Allah, the Exalted, and anyone who has been wronged, as long as this will not lead to further trouble. One must sincerely promise to avoid committing the same or similar sin again and make up for any rights which have been violated in respect to Allah, the Exalted, and people.

Chapter 2 Al Baqarah, verse 269:

“He gives wisdom to whom He wills, and whoever has been given wisdom has certainly been given much good…”

Wisdom is when one uses their knowledge correctly so that it benefits them and others in both worlds. It is important to note that in most cases, knowledge by itself is neither good or bad. Knowledge can become a source of good when it is used correctly. Whereas, knowledge can become a source of evil when it is misused. For example, scientific knowledge when used correctly leads to medicines and other benefits. Whereas, scientific knowledge which is misused leads to the manufacture of weapons and other dangerous things. It is wisdom that encourages one to use the knowledge they possess correctly. And this wisdom is derived from Islamic teachings, as it teaches a person how to use the blessings they have been granted, such as their knowledge, correctly and teaches them to correctly place everything and everyone within their life so that they achieve peace of mind in both worlds. But as indicated by the end of verse 269, only those

who approach Islamic teachings with an open and unbiased mind will appreciate its wisdoms and ability to guide people to peace of mind in both worlds. Chapter 2 Al Baqarah, verse 269:

“…And none will remember except those of understanding.”

Allah, the Exalted, then makes it clear that even if a person forgets when they used the blessings He granted them correctly or this behaviour is criticized by society, Allah, the Exalted, is fully aware of their intention, speech and actions and will compensate them accordingly. Chapter 2 Al Baqarah, verse 270:

“And whatever you spend of expenditures or make of vows - indeed, Allāh knows of it…”

A person must therefore not be concerned by the attitude and criticism of people and instead sincerely strive to use the blessings they have been granted correctly so that they achieve peace of mind in both worlds. Chapter 16 An Nahl, verse 97:

"Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely

give them their reward [in the Hereafter] according to the best of what they used to do."

But those who misuse the blessings they have been granted will not obtain peace of mind, as they will not achieve a balanced mental and physical state and as they will misplace everything and everyone within their life. As a result, they will obtain nothing but mental health issues, such as depression, substance addiction and suicidal thoughts, even if they experience moments of fun, and none of their worldly possessions or relationships will be able to prevent this outcome. This end is quite obvious when one observes the rich and famous. Chapter 2 Al Baqarah, verse 270:

“…And for the wrongdoers there are no helpers.”

And chapter 9 At Tawbah, verse 82:

“So let them laugh a little and [then] weep much as recompense for what they used to earn.”

And chapter 20 Taha, verses 124-126:

"And whoever turns away from My remembrance - indeed, he will have a depressed [i.e., difficult] life, and We will gather [i.e., raise] him on the Day of Resurrection blind." He will say, "My Lord, why have you raised me blind while I was [once] seeing?" [Allāh] will say, "Thus did Our signs come to you, and you forgot [i.e., disregarded] them; and thus will you this Day be forgotten.""

Chapter 2 Al Baqarah, verse 270:

“And whatever you spend of expenditures or make of vows - indeed, Allāh knows of it…”

Generally speaking, a vow is when someone promises to do a specific good deed if they obtain something lawful they desire. Even though, this is not unlawful in Islam, none the less, it should be avoided as much as possible as a person can easily adopt a mentality whereby they behave as if their good deeds are valuable to Allah, the Exalted, and they will only do them when they are given the worldly things they desire. Allah, the Exalted, is independent of the entire creation and needs nothing from anyone. A person’s deeds only benefits themself whereas Allah, the Exalted, gains no benefit from them and neither do other people. Chapter 45 Al Jathiyah, verse 15:

“Whoever does a good deed - it is for himself; and whoever does evil - it is against it [i.e., the soul]. Then to your Lord you will be returned.”

Allah, the Exalted, then discusses the importance of public and private good deeds, such as charity. Chapter 2 Al Baqarah, verse 271:

“If you disclose your charitable expenditures, they are good; but if you conceal them and give them to the poor, it is better for you…”

In both cases, for a good deed to be accepted by Allah, the Exalted, one must adopt a good intention, which is to please Allah, the Exalted, and the good deed must be done according to the teachings of the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. The one who acts to please other than Allah, the Exalted, will not gain any reward. This has been warned in a Hadith found in Jami At Tirmidhi, number 3154.

Public good deeds can be done in order to encourage others to do the same. A person will gain the same reward earned by the one who acts on their encouragement. This has been confirmed in a Hadith found in Jami At Tirmidhi, number 2674. Chapter 4 An Nisa, verse 85:

“Whoever intercedes for a good cause will have a share [i.e., reward] therefrom; and whoever intercedes for an evil cause will have a portion [i.e., burden] therefrom. And ever is Allāh, over all things, a Keeper.”

It is important to note that the one who encourages others to do something bad will earn the same punishment as the one who acts on their bad advice. Therefore, one must only advise others to do good things.

Chapter 2 Al Baqarah, verse 271:

“If you disclose your charitable expenditures, they are good…”

But those who fear they will corrupt their intention by publicizing their good deed, should conceal them as much as possible. Chapter 2 Al Baqarah, verse 271:

“…but if you conceal them and give them to the poor, it is better for you…”

In addition, in the case where one is doing another a favour, such as aiding them financially, it is better to conceal their good deed, in order to prevent the needy person from becoming publicly embarrassed. Public embarrassment can encourage a needy person from refusing to accept the help of another.

Either way, one must maintain a good intention and act according to Islamic teachings so that they do not destroy their reward, such as reminding the needy person of the favour they did them. As a result, Allah, the Exalted, will erase some of their sins because of these good deeds. Chapter 2 Al Baqarah, verse 271:

"…and He will remove from you some of your misdeeds…"

And chapter 11 Hud, verse 114:

"…Indeed, good deeds do away with misdeeds. That is a reminder for those who remember."

Minor sins can be erased through good deeds, whereas, major sins require sincere repentance to be erased. Sincere repentance involves feeling guilty, seeking the forgiveness of Allah, the Exalted, and anyone who has

been wronged, as long as this will not lead to further trouble. One must sincerely promise to avoid committing the same or similar sin again and make up for any rights which have been violated in respect to Allah, the Exalted, and people.

Generally speaking, sins have been classified as minor and major within Islam. Over time many definitions have been given regarding what exactly a major sin is. One simple classification is that any sin which Islam has commanded the Islamic government to punish is classed as a major sin. Another classification is that if any sin is mentioned with Hellfire, the anger of Allah, the Exalted, or the curse of Allah, the Exalted, then it is a major sin. Belittling sins or persisting on them can also make them major sins. The exact definition was not revealed to mankind so that they strive to avoid all sins out of fear it may be a major sin.

As Allah, the Exalted, is fully aware of all things, a person must ensure they correct their intention, speech and actions in all their activities so that they gain reward and blessings in both worlds. Chapter 2 Al Baqarah, verse 271:

“…And Allāh, of what you do, is [fully] Aware.”

Chapter 2 Al Baqarah, verse 272:

“Not upon you is [responsibility for] their guidance, but Allāh guides whom He wills...”

The Companions, may Allah be pleased with them, initially hesitated from helping their non-Muslim relatives or other non-Muslims who were in need. They thought that only helping Muslims would lead to the pleasure of Allah, the Exalted, and reward. In addition, some thought if they restricted giving charity to believers only, then the non-Muslims would be more inclined to accept faith so that they could receive charity also. This verse corrected their attitude. The purpose of this verse is to point out that Muslims are not responsible for forcing true guidance on people. Conveying the message of Islam to people through their actions absolves them of the obligation incumbent upon them. It is then up to people whether they desire to follow the truth or not. Whoever follows the truth, will be aided by Allah, the Exalted, in understanding and acting on the teachings of Islam. Whereas, the one who decides to reject the truth, will be allowed to continue on the path they have chosen, as Allah, the Exalted, does not force guidance on anyone. In addition, Muslims should not refrain from helping people in the affairs of the world just because they are not following true guidance. They will be rewarded by Allah, the Exalted, for whatever help they render to needy people as long as they do it for the sake of Allah, the Exalted. This has been discussed in Tafsir Ibn Kathir, Volume 2, Page 63. Chapter 2 Al Baqarah, verse 272:

“…And whatever good you [believers] spend is for yourselves, and you do not spend except seeking the face [i.e., approval] of Allāh…”

As discussed earlier, a person only favours themself when they do good deeds, as Allah, the Exalted, is in no need of their good deeds. In addition, a needy person has done the donor a favour by accepting their aid. If the needy person refused to accept their help, then how would the donor gain reward from Allah, the Exalted? Therefore, a person must never forget that every good deed they do is for their own sake, as it leads them to peace of mind in both worlds. Chapter 2 Al Baqarah, verse 272:

"…And whatever you spend of good - it will be fully repaid to you, and you will not be wronged."

This compensation comes in the form of peace of mind as well as other blessings and opportunities, such as financial opportunities, which all aim to increase a person's peace of mind, as long as they continue to sincerely obey Allah, the Exalted. This involves using the blessings they have been granted correctly, as outlined in Islamic teachings.

Allah, the Exalted, then indicates the importance of avoiding being self-absorbed whereby one is only concerned about themself and their issues and as a result they fail to pay attention to the people around them. Chapter 2 Al Baqarah, verse 273:

“[Charity is] for the poor who have been restricted for the cause of Allāh, unable to move about in the land. An ignorant [person] would think them self-sufficient because of their restraint, but you will know them by their [characteristic] sign. They do not ask people persistently [or at all]…”

Most people in need do not advertise nor beg for aid from others. Therefore, muslims are encouraged to get to know members of their community so that they are comfortable to inform each other of the difficulties they are facing thereby indicating they require assistance. This is one of the reasons why offering the obligatory prayers with the congregation at a Mosque is emphasized in Islamic teachings. This allows muslims to connect to others and through these connections to aid others who do not make their need obvious. In addition, these connections also allows one to direct the needy person to another who well be in a better position to aid them. For example, someone looking for a job can be linked to a member of the community who is looking for an employee.

In addition, this verse also indicates the importance of seeking help from others only when it is necessary. A person must first strive to use all the resources they have been granted, such as their physical strength, before they ask others for help. Persisting on asking others for help causes one to become more dependent on people and less dependent on Allah, the Exalted, and should therefore be avoided. In addition, the one who persists on asking others for aid can also lose their self-respect and dignity, which often leads to other sins.

Allah, the Exalted, then reemphasizes that He is fully aware of the intention, speech and actions of a person and will compensate them accordingly. Chapter 2 Al Baqarah, verse 274:

“…And whatever you spend of good - indeed, Allāh is Knowing of it.”

Therefore, a person must correct their intention, speech and actions and strive to do as much good as possible so that they obtain peace of mind and reward in both worlds. As this good involves using the blessings one has been granted correctly, according to Islamic teachings, no one can excuse themself from doing good, as everyone has been granted some worldly blessings.

Allah, the Exalted, then summarizes the different ways a person should be using the blessings they have been granted correctly, such as their wealth. Chapter 2 Al Baqarah, verse 274:

“Those who spend their wealth [in Allāh's way] by night and by day, secretly and publicly - they will have their reward with their Lord…”

One should not pick and choose when to use the blessings they have been granted correctly and instead do it in every situation they face. Islam is a

way of life and must influence every situation a person faces. Islam must never be treated like a coat which can be worn and taken off according to one's desires. The one who behaves in this manner is not obeying Allah, the Exalted, they are only worshipping their own desires. Chapter 25 Al Furqan, verse 43:

"Have you seen the one who takes as his god his own desire?..."

One must therefore avoid this attitude by striving to use the blessings they have been granted correctly, according to Islamic teachings, in every situation, throughout their days and nights. Chapter 2 Al Baqarah, verse 274:

"Those who spend their wealth [in Allāh's way] by night and by day, secretly and publicly - they will have their reward with their Lord…"

As discussed earlier, as long as one's intention is to please Allah, the Exalted, and their speech and actions are according to the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him, they can perform good deeds openly, in order to encourage other people, or secretly, in order to avoid corrupting their intention. Either way, they will receive their reward in both worlds. As discussed earlier in detail, an aspect of this reward is achieving the invaluable blessing of peace of mind in both worlds. When one uses the blessings they have

been granted correctly, according to Islamic teachings, it will lead them to a balanced mental and physical state and aid them in correctly placing everyone and everything within their life while preparing adequately for their accountability in the hereafter. As a result, this person will achieve peace of mind in both worlds. Chapter 2 Al Baqarah, verse 274:

“…And no fear will there be concerning them, nor will they grieve.”

A person will still face stress and difficulties in this world, as this is a part of the test of living in this world. But their peace of mind will overcome these difficulties so that they obtain reward, blessings and more peace of mind in both worlds. Chapter 16 An Nahl, verse 97:

"Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do."

It is important to bear in mind that as Allah, the Exalted, alone knows all things, including the mental and physical state of humans, He alone can provide the perfect code of conduct which leads to peace of mind in both worlds. Whereas, the code of conduct provided by society will never lead to peace of mind due to the deficiency in their knowledge, experience and because of their intentional and unintentional biases. Therefore, one must

act as a wise patient who accepts and acts on the advice of their doctor, knowing it is best for them, even though they are prescribed bitter medicines and a strict diet plan.

Chapter 2 – Al Baqarah, Verses 275-281

ٱلَّذِينَ يَأْكُلُونَ ٱلرِّبَوٰاْ لَا يَقُومُونَ إِلَّا كَمَا يَقُومُ ٱلَّذِى يَتَخَبَّطُهُ ٱلشَّيْطَٰنُ مِنَ ٱلْمَسِّ ذَٰلِكَ
بِأَنَّهُمْ قَالُوٓاْ إِنَّمَا ٱلْبَيْعُ مِثْلُ ٱلرِّبَوٰاْ وَأَحَلَّ ٱللَّهُ ٱلْبَيْعَ وَحَرَّمَ ٱلرِّبَوٰاْ فَمَن جَآءَهُۥ مَوْعِظَةٌ مِّن رَّبِّهِۦ
فَٱنتَهَىٰ فَلَهُۥ مَا سَلَفَ وَأَمْرُهُۥٓ إِلَى ٱللَّهِ وَمَنْ عَادَ فَأُوْلَٰٓئِكَ أَصْحَٰبُ ٱلنَّارِ هُمْ فِيهَا
خَٰلِدُونَ ﴿٢٧٥﴾

يَمْحَقُ ٱللَّهُ ٱلرِّبَوٰاْ وَيُرْبِى ٱلصَّدَقَٰتِ وَٱللَّهُ لَا يُحِبُّ كُلَّ كَفَّارٍ أَثِيمٍ ﴿٢٧٦﴾

إِنَّ ٱلَّذِينَ ءَامَنُواْ وَعَمِلُواْ ٱلصَّٰلِحَٰتِ وَأَقَامُواْ ٱلصَّلَوٰةَ وَءَاتَوُاْ ٱلزَّكَوٰةَ لَهُمْ أَجْرُهُمْ
عِندَ رَبِّهِمْ وَلَا خَوْفٌ عَلَيْهِمْ وَلَا هُمْ يَحْزَنُونَ ﴿٢٧٧﴾

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُواْ ٱتَّقُواْ ٱللَّهَ وَذَرُواْ مَا بَقِىَ مِنَ ٱلرِّبَوٰٓاْ إِن كُنتُم مُّؤْمِنِينَ ﴿٢٧٨﴾

فَإِن لَّمْ تَفْعَلُواْ فَأْذَنُواْ بِحَرْبٍ مِّنَ ٱللَّهِ وَرَسُولِهِۦ وَإِن تُبْتُمْ فَلَكُمْ رُءُوسُ أَمْوَٰلِكُمْ لَا
تَظْلِمُونَ وَلَا تُظْلَمُونَ ﴿٢٧٩﴾

وَإِن كَانَ ذُو عُسْرَةٍ فَنَظِرَةٌ إِلَىٰ مَيْسَرَةٍ وَأَن تَصَدَّقُواْ خَيْرٌ لَّكُمْ إِن كُنتُمْ تَعْلَمُونَ
﴿٢٨٠﴾

وَٱتَّقُواْ يَوْمًا تُرْجَعُونَ فِيهِ إِلَى ٱللَّهِ ثُمَّ تُوَفَّىٰ كُلُّ نَفْسٍ مَّا كَسَبَتْ وَهُمْ لَا يُظْلَمُونَ ﴿٢٨١﴾

“Those who consume interest cannot stand except as one stands who is being beaten by Satan into insanity. That is because they say, "Trade is [just] like interest." But Allah has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allah. But whoever returns [to dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein.

Allah destroys interest and gives increase for charities. And Allah does not like every ungrateful sinner.

Indeed, those who believe and do righteous deeds and establish prayer and give zakāh will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve.

O you who have believed, fear Allah and give up what remains [due to you] of interest, if you should be believers.

And if you do not, then be informed of a war [against you] from Allah and His Messenger. But if you repent, you may have your principal - [thus] you do no wrong, nor are you wronged.

And if someone is in hardship, then [let there be] postponement [of a debt] until [a time of] ease. But if you give [from your right as] charity, then it is better for you, if you only knew.

And fear a Day when you will be returned to Allah. Then every soul will be compensated for what it earned, and they will not be wronged.”

Financial interest denotes the amount that a lender receives from a borrower at a fixed rate of interest. At the time of the revelation of the Holy Quran many forms of interest transactions were practiced. Of these one was that the vendor sold an article and fixed a time limit for the payment of the price, stipulating that if the buyer failed to pay within the specified period of time they would extend the time limit but increase the price of the article. Another was that a person loaned a sum of money to another person and stipulated that the borrower should return a specified amount in excess of the amount loaned within a given time limit. A third form of interest transaction was that the borrower and vendor agreed that the former would repay the loan within a certain limit at a fixed rate of interest, and that if they failed to do so within the limit the lender would extend the time limit but at the same time would increase the rate of interest. It is transactions such as these that the injunctions mentioned here apply.

Those who believe this fail to differentiate between the profit gained from lawful investment and financial interest. As a result of this confusion some argue that if profit on money invested in a business is lawful why should the profit made from a loan be deemed unlawful? They argue that instead of a person investing their wealth they loan it to somebody who in turn makes a profit out of it. In such circumstances why should the borrower not pay the lender a part of the profit? They fail to recognize that no business venture is immune from risk. No venture carries an absolute guarantee of profit. Therefore, it is not fair that the financier alone should be considered entitled to a profit at a fixed rate in all circumstances and should be protected against any chance of loss. It is not a part of justice that those who dedicate their resources are not guaranteed profit at any fixed rate whereas those who lend their wealth are fully secured against all risks of loss and are guaranteed profit at a fixed rate.

In a normal lawful transaction a buyer derives benefit from an item which they purchase from a seller. The seller receives compensation for the effort and time spent on making the item. In interest-related transactions on the other hand, exchange of benefits does not take place equitably. The interest receiving party receives a fixed amount as a payment for the loan they gave and thus their gain is secured. The other party can make use of the funds loaned but it may not always yield a profit. If such a person spends the borrowed funds on a need there will be no profit. Even if the funds are invested then one stands the chance of both making a profit or incurring a loss. Hence an interest-related transaction causes either a loss on one side and a profit on the other or an assured and fixed profit on one side and an uncertain profit on the other. Therefore, lawful trade is not equal to financial interest.

In addition, the burden of interest makes it extremely difficult for borrowers to repay the loan. They may even have to borrow from another source in order to pay off the original loan and interest. Because of the way interest works the sum outstanding against them often remains even after they have repaid the loan. This financial pressure can prevent people obtaining the necessities of life for themselves and their families. This stress can lead to many physical and mental problems.

Ultimately, in this type of system only the rich get richer while the poor get poorer.

Even though dealing with financial interest may outwardly seem that a person gains wealth but in reality it only causes an overall loss to them.

This loss can take many forms. For example, it may lead them to losing good and lawful business dealings they could have obtained if they refrained from dealing with financial interest. Allah, the Exalted, may cause them to use their wealth in ways which do not please them. For example, they may encounter physical ailments which causes them to spend their precious unlawful wealth thereby failing to use it in ways pleasing to them. The overall loss has a spiritual aspect also. The more they deal with financial interest the greater their greed becomes meaning, their greed for worldly things is never satisfied which by definition makes them poor even if they possess much wealth. These people will go from one worldly issue to another throughout the day failing to achieve contentment as they lost the grace which accompanies lawful business and wealth. This may even push them towards gaining more unlawful wealth through financial interest and other means. The loss in the hereafter is more obvious. They will be left empty handed on the Day of Judgement as no good deed which is rooted in the unlawful, such as giving charity with unlawful wealth, is accepted by Allah, the Exalted. It does not take a scholar to determine where this person is likely to end up on Judgement Day.

There is a huge difference between lawful business transactions and interest-related transactions. The former plays a beneficial role in society whereas the latter leads to its decline. By its very nature interest breeds greed, selfishness, apathy and cruelty towards others. It leads to the worship of wealth and destroys compassion and unity with others. Thus it can ruin society from both an economic and a moral viewpoint.

Charity, on the other hand, is the outcome of generosity and compassion. Due to mutual co-operation and goodwill the society will develop positively which in turn benefits everyone. It is obvious that if there is a society whose

individuals are selfish in their dealings with one another, in which the interests of the rich are directly opposed to the interests of the common people, that society does not rest on stable foundations. In such a society, instead of love and compassion there is bound to grow mutual spite and bitterness.

To conclude, when people fulfil their own needs and the needs of their dependents and then spend in charitable ways with their surplus wealth or take part in mutually lawful business ventures then the trade, industry, and agriculture in such a society will improve. The standard of living within the society will rise and production in it will be much higher than in societies where economic activity is constricted by financial interest.

Chapter 2 Al Baqarah, verse 275:

“Those who consume interest cannot stand except as one stands who is being beaten by Satan into insanity…”

This warns that dealing with unlawful means of obtaining wealth, such as financial interest, only encourages one to adopt a greedy and selfish mentality whereby they only care about earning more wealth irrespective of the negative effects it has on them and others. These people consume financial interest, just like a greedy person consumes food when they are extremely hungry. They become so obsessed with earning more wealth by

whatever means that they appear insane by normal standards. The muslims who adopts this mentality will undoubtedly destroy their faith as they will do things which contradict it. In fact, the Holy Prophet Muhammad, peace and blessings be upon him, has warned in a Hadith found in Jami At Tirmidhi, number 2376, that the excessive love and desire for wealth and leadership is more destructive to a muslim's faith than the destruction caused by two hungry wolves which are set free on a herd of sheep. It is important to understand that this insane attitude will prevent one from achieving peace of mind, even if they obtain much wealth. This is because their attitude will cause them to misuse the blessings they have been granted, as a result they will not obtain a balanced mental and physical state and they will undoubtedly misplace everything and everyone within their life. The constant thought of gaining more wealth and the constant fear of losing whatever wealth they have obtained will only increase their stress, anxiety and trouble in both worlds. Extreme long hours of work and a lack of sleep and rest will only make things worse. Irrespective of how much wealth and other worldly things they obtain, they therefore will never find peace of mind. This is quite obvious when one observes the people who adopted the intense greed for obtaining wealth. Therefore, a muslim must avoid all forms of unlawful wealth, such as financial interest, for the sake of their mental and physical health.

In addition, it is important to note that just like a person's intention is the inward foundation of Islam, earning and utilizing lawful things is the outward foundation of Islam. If one's foundation is corrupt, then anything they do will be corrupt and rejected by Allah, the Exalted, such as donating charity. Corrupting the foundation of one's faith is far worse than committing sins which affect other parts of their faith and must therefore be avoided at all costs.

Allah, the Exalted, then warns muslims to avoid making any excuses as they will not be accepted by Him. The issue of differentiating between trade and financial interest has been discussed earlier but even if a muslim does not understand the wisdom behind certain prohibitions or commands of Islam, it is still their duty to accept and act on them as a muslim does not have the right to pick and choose which commands and prohibitions to accept or reject. They must always remember that if something is lawful, then it is acceptable and good for them to use in a balanced way. And when something is unlawful, then it is undoubtedly harmful to them, even if this is not obvious to them. Chapter 7 Al A'raf, verse 157:

"Those who follow the Messenger, the unlettered prophet, whom they find written in what they have of the Torah and the Gospel, who enjoins upon them what is right and prohibits them from what is wrong and makes lawful for them what is good and forbids them from what is evil and relieves them of their burden and the shackles which were upon them…"

And chapter 2 Al Baqarah, verse 275:

"…That is because they say, "Trade is [just] like interest." But Allāh has permitted trade and has forbidden interest…"

In addition, this verse warns against a deceiving attitude whereby one only aims to fulfil their desires through arguing instead of discovering the truth

and acting on it. The issue is financial interest, not trading, yet people place trading first when comparing the two in order to make it appear that prohibiting financial interest is as absurd as prohibiting trade. People who only aim to fulfil their desires adopt a mentality whereby they attempt to make the truth seem foolish through extreme examples. For example, if a person who does not desire to donate charity is encouraged to do so by another, they will claim that they are being advised to give all their assets away and become homeless. They intentionally take the advice out of context so that it sounds absurd. Or when people are encouraged to study and act on Islamic teachings so that they improve their character towards Allah, the Exalted, and people, they will claim that they cannot be perfect, as the adviser demands. Even though the adviser did not demand perfection yet the person takes the advice out of context and to an extreme level so that it sounds absurd, as they do not wish to act on the advice. This attitude must be avoided as right guidance in both worldly and religious matters can only be obtained when one accepts and acts on the truth. Without right guidance one will not be able to differentiate between the right and wrong paths in life. They will constantly make the wrong choices which will only cause them further stress, anxiety and trouble in both worlds. Chapter 2 Al Baqarah, verse 275:

“…So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allāh…”

Generally speaking, sincere repentance involves feeling guilty, seeking the forgiveness of Allah, the Exalted, and anyone who has been wronged, as long as this will not lead to further trouble. One must sincerely promise to avoid committing the same or similar sin again and make up for any rights which have been violated in respect to Allah, the Exalted, and people. In

addition, this verse also indicates that as the message of Allah, the Exalted, has been delivered, it is the duty on every muslim to learn and act on the commands and prohibitions of Islam, as claiming ignorance or any other excuse will not be accepted by Allah, the Exalted. Just like a licensed driver is obliged to learn the rules of the road, so is the muslim obliged to learn and obey the rules of Islam whether they understand them or not.

Allah, the Exalted, then warns of the great danger of persisting on major sins, such as dealing with financial interest. Chapter 2 Al Baqarah, verse 275:

"…So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allāh. But whoever returns [to dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein."

A muslim will not remain in Hell forever, even if they enter it because of their sins. Therefore, this verse warns muslims to avoid persisting on major sins otherwise they may well leave this world without their faith. This is the greatest loss. This is because faith is like a plant which must be nourished with good actions and protected from sins. Just like a plant which fails to obtain nourishment or is not protected from harmful things will die, so may well the faith of a person die if it is not nourished with good actions or protected from sins. This warning is repeated in the next verse. Chapter 2 Al Baqarah, verse 276:

“Allāh destroys interest and gives increase for charities. And Allāh does not like every sinning disbeliever.”

Allah, the Exalted, increasing charity and destroying financial interest has been discussed earlier, but to summarise, as Allah, the Exalted, alone controls all things, He will ensure that the one who donates charity thereby using the blessings they have been granted correctly, will receive an increase in blessings and mercy in both worlds. Whereas, the one who deals with unlawful things will find that every worldly thing and person within their life will become a source of stress, anxiety and trouble for them. Even if this person’s wealth increases, their mental wellbeing will be destroyed, even if this is not obvious to them and even if they experience moments of fun. This is quite obvious when one observes those who misuse the blessings they have been granted. Chapter 9 At Tawbah, verse 82:

“So let them laugh a little and [then] weep much as recompense for what they used to earn.”

And chapter 20 Taha, verses 124-126:

"And whoever turns away from My remembrance - indeed, he will have a depressed [i.e., difficult] life, and We will gather [i.e., raise] him on the Day

of Resurrection blind." He will say, "My Lord, why have you raised me blind while I was [once] seeing?" [Allāh] will say, "Thus did Our signs come to you, and you forgot [i.e., disregarded] them; and thus will you this Day be forgotten.""

Therefore, a person must accept and act on Islamic teachings for their own sake, even if it contradicts their desires. They must behave as a wise patient who accepts and acts on the medical advice of their doctor knowing it is best for them, even though they are prescribed bitter medicines and a strict diet plan. The same way this wise patient will achieve good mental and physical health, so will the person who accepts and acts on Islamic teachings. This is because the only One who has the knowledge required to ensure a person achieves a balanced mental and physical state is Allah, the Exalted. The knowledge of the mental and physical states of humans possessed by society will never be enough to achieve this outcome, despite all the research that has been undertaken, as they cannot solve every issue a person can face within their life nor can their advice cause one to avoid all types of mental and physical stress due to limited knowledge, experience and foresight. Allah, the Exalted, alone has this knowledge and He has granted it to mankind in the form of the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. This truth is obvious when one observes those who use the blessings they have been granted according to Islamic teachings and those who do not. Even though, in most cases, patients do not understand the science behind the medicines they are prescribed and therefore blindly trust their doctor, Allah, the Exalted, invites people to reflect on the teachings of Islam so that they can appreciate its positive effects on their lives. He does not expect people to blindly trust the teachings of Islam and instead He wants them to recognize its truthfulness from its clear proofs. But this requires a person to adopt an unbiased and open mind when approaching the teachings of Islam. Chapter 12 Yusuf, verse 108:

“Say, "This is my way; I invite to Allāh with insight, I and those who follow me….””

Chapter 2 Al Baqarah, verse 275:

“…So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allāh. But whoever returns [to dealing in interest or usury] - those are the companions of the Fire; they will abide eternally therein.”

This verse also differentiates between real hope in Allah, the Exalted, and wishful thinking. Wishful thinking involves persisting on the disobedience of Allah, the Exalted, while expecting His mercy and forgiveness in both worlds. This attitude has no value in Islam. Whereas, real hope involves striving in the obedience of Allah, the Exalted, which involves using the blessings they have been granted correctly according to Islamic teachings and reforming one’s behaviour and then hoping for the mercy and forgiveness of Allah, the Exalted, in both worlds. This difference has been discussed in a Hadith found in Jami At Tirmidhi, number 2459. Therefore, one must appreciate the difference and ensure they adopt real hope in the mercy and forgiveness of Allah, the Exalted, and avoid wishful thinking, as it has no value in Islam.

Allah, the Exalted, then encourages people to accept and act on Islamic teachings for their own sake, so that they achieve peace of mind in both worlds. Chapter 2 Al Baqarah, verse 277:

“Indeed, those who believe and do righteous deeds and establish prayer and give zakāh will have their reward with their Lord, and there will be no fear concerning them, nor will they grieve.”

Actualising one’s verbal declaration of faith is vital as good deeds are the proof and currency one needs in order to obtain peace of mind in both worlds. Chapter 2 Al Baqarah, verse 275:

“*Indeed, those who believe and do righteous deeds…”*

As discussed earlier, faith is like a plant which must be nourished with good actions otherwise it may well die, just like a plant which does not obtain nourishment, such as sunlight, will die. Therefore, one must avoid the misguided attitude of claiming belief in Islam while failing to practically act on it. The very definition of a muslim is the one who has practically submitted to Allah, the Exalted, and this definition must therefore be fulfilled. Generally speaking, this practical submission involves using the blessings one has been granted correctly, as outlined in the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be

upon him. This general submission is then mentioned with specific examples. Chapter 2 Al Baqarah, verse 277:

"…and establish prayer…"

Establishing the obligatory prayers includes fulfilling them with their full conditions and etiquettes, such as offering them on time. Establishing the obligatory prayers is often repeated in the Holy Quran as it is the most important practical proof of one's faith in Allah, the Exalted. In addition, as the daily prayers are all spread out, they act as a constant reminder of the Day of Judgement and practically preparing for it, as each stage of the obligatory prayer is connected to Judgement Day. When one stands up right, this is how they will stand in front of Allah, the Exalted, on Judgement Day. Chapter 83 Al Mutaffifin, verses 4-6:

"Do they not think that they will be resurrected. For a tremendous Day The Day when mankind will stand before the Lord of the worlds?"

When they bow, it reminds them of the many people who will be criticized on Judgement Day for not bowing to Allah, the Exalted, during their lives on Earth. Chapter 77 Al Mursalat, verse 48:

“And when it is said to them, "Bow [in prayer]," they do not bow.”

This criticism also includes not practically submitting to the obedience of Allah, the Exalted, in all aspects of one’s life. When one prostrates in the prayer, it reminds them of how people will be invited to prostrate to Allah, the Exalted, on Judgement Day. But those who did not prostrate correctly to Him during their lives on Earth, which involves obeying Him in all aspects of their lives, will not be able to do this on Judgement Day. Chapter 68 Al Qalam, verses 42-43:

"On the Day when matters become dire, they will be invited to prostrate themselves but will be prevented from doing so. Their eyes humbled, humiliation will cover them. And they used to be invited to prostration while they were sound.”

When one sits on their knees in the prayer, it reminds them of how they will be sitting in this position in front of Allah, the Exalted, on the Day of Judgement, fearing their final judgement. Chapter 45 Al Jathiyah, verse 28:

“And you will see every nation kneeling [from fear]. Every nation will be called to its record [and told], "Today you will be recompensed for what you used to do.””

The one who prays with these elements in mind will establish their prayers correctly. This in turn will ensure they sincerely obey Allah, the Exalted, in between the prayers. Chapter 29 Al Ankabut, verse 45:

"…Indeed, prayer prohibits immorality and wrongdoing…"

This obedience involves using the blessings one has been granted in ways pleasing to Him as outlined in the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him.

Chapter 2 Al Baqarah, verse 277:

"…and give zakah…"

The obligatory charity is only a tiny portion of one's overall income and is only given when one possesses a fixed amount. One of the aims of donating the obligatory charity is that it reminds a muslim that the wealth they possess does not belong to them, otherwise they would be free to spend it how they wished. The wealth was created and granted to them by none other than Allah, the Exalted, and therefore must be used according

to His pleasure. In fact, every blessing one possesses is only a loan which must be repaid to its rightful Owner, Allah, the Exalted. This is achieved when one uses the blessings they have been granted in ways pleasing to Allah, the Exalted, as outlined in the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. The one who fails to understand this truth and instead behaves as if the blessings they were granted, such as their wealth, belongs to them and therefore refrains from donating the obligatory charity, will face a penalty, just like the one who fails to repay a worldly loan faces a penalty. For example, a Hadith found in Sahih Bukhari, number 1403, warns that the person who does not donate their obligatory charity will encounter a large poisonous snake which will continuously bite them on Judgement Day. Chapter 3 Alee Imran, verse 180:

“And let not those who [greedily] withhold what Allah has given them of His bounty ever think that it is better for them. Rather, it is worse for them. Their necks will be encircled by what they withheld on the Day of Resurrection…”

In this world, the very wealth they fail to donate the obligatory charity on will become a source of their stress and misery, as they failed to remember that Allah, the Exalted, has a right over the blessings He granted them. Chapter 20 Taha, verses 124-126:

"And whoever turns away from My remembrance - indeed, he will have a depressed [i.e., difficult] life, and We will gather [i.e., raise] him on the Day of Resurrection blind." He will say, "My Lord, why have you raised me blind

while I was [once] seeing?" [Allāh] will say, "Thus did Our signs come to you, and you forgot [i.e., disregarded] them; and thus will you this Day be forgotten.""

Those who support their verbal declaration of faith through physical acts of obedience will gain reward in both worlds, as long as they adopt a good intention. Chapter 2 Al Baqarah, verse 277:

“Indeed, those who believe and do righteous deeds and establish prayer and give zakāh will have their reward with their Lord…”

A good intention is when one acts in order to please Allah, the Exalted. The one who acts for any other reason will not gain any reward from Allah, the Exalted. This has been warned in a Hadith found in Jami At Tirmidhi, number 3154. A positive sign of a good intention is that a person does not expect nor hope for any compensation or gratitude from people.

As discussed earlier, those who use the blessings they have been granted correctly according to Islamic teachings, will obtain a balanced mental and physical state and they will correctly place everyone and everything within their life while adequately preparing for their accountability on Judgement Day. This leads to peace of mind in both worlds. As Allah, the Exalted, alone possesses the knowledge of all things, including the mental and physical states of humans, He alone can advise the perfect code of

conduct which leads to peace of mind in both worlds. Therefore, one must accept and act on Islamic teachings, even if it contradicts their desires, just like a wise patient accepts and acts on the medical advice of their doctor knowing it is best for them, even though they are prescribed bitter medicines and a strict diet plan. Chapter 2 Al Baqarah, verse 277:

“…and there will be no fear concerning them, nor will they grieve.”

It is important to note that this does not mean one will not face stress in this world, as this is part of the test of living in this world. Rather, this means that they will be provided the strength and guidance to deal with every difficulty they face so that they overcome them while obtaining countless reward and peace of mind in both worlds. Chapter 16 An Nahl, verse 97:

"Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do."

Whereas, the one who rejects Islamic teachings will find that they are overcome and overpowered by every stressful situation they encounter. As a result, they will drift away from peace of mind with the passing of time and therefore lead a life full of stress, anxiety and mental disorders, such

as depression, substance addiction and even suicidal tendencies, even if they experience moments of fun. Chapter 9 At Tawbah, verse 82:

“So let them laugh a little and [then] weep much as recompense for what they used to earn.”

And chapter 20 Taha, verses 124-126:

"And whoever turns away from My remembrance - indeed, he will have a depressed [i.e., difficult] life, and We will gather [i.e., raise] him on the Day of Resurrection blind." He will say, "My Lord, why have you raised me blind while I was [once] seeing?" [Allāh] will say, "Thus did Our signs come to you, and you forgot [i.e., disregarded] them; and thus will you this Day be forgotten.""

In an earlier verse, Allah, the Exalted, connected persisting on major sins, such as dealing in financial interest, to disbelief. Chapter 2 Al Baqarah, verse 275:

“…But Allāh has permitted trade and has forbidden interest. So whoever has received an admonition from his Lord and desists may have what is past, and his affair rests with Allāh. But whoever returns [to dealing in

interest or usury] - those are the companions of the Fire; they will abide eternally therein."

Then Allah, the Exalted, connects avoiding persisting on major sins with belief. Chapter 2 Al Baqarah, verse 278:

"O you who have believed, fear Allāh and give up what remains [due to you] of interest, if you should be believers."

When Allah, the Exalted, calls upon the believers within the Holy Quran, His call is often connected to actualizing their verbal claim of faith. This is because a verbal claim of faith without actions has very little value in Islam. Actions are the proof and evidence one is required to obtain so that they obtain reward and mercy in both worlds. Just like a fruit bearing tree is only useful when it produces fruit, similarly, faith is only useful when it produces good actions. In this case, the proof of one's faith is avoiding persisting on major sins, such as dealing with financial interest. Therefore, persisting on major sins contradicts true belief. As discussed earlier, this person must fear that they may well die without their faith, which would be the greatest loss for them. Just like a plant dies when it is not protected from harmful things, so may well a person's faith die if they fail to protect it from perpetual sins.

Allah, the Exalted, then warns everyone, especially muslims, of the consequences of persisting on dealing with financial interest. Chapter 2 Al Baqarah, verse 279:

“And if you do not, then be informed of a war [against you] from Allāh and His Messenger…”

The one who has Allah, the Exalted, opposing him in this world and in the next cannot succeed nor obtain peace of mind, irrespective of how many worldly things, such as wealth, they obtain. As Allah, the Exalted, controls all things, such as the spiritual hearts of people, the abode of peace of mind, He alone decides who obtains peace of mind and who does not. This fact is obvious when one observes the rich and famous and how they lead miserable lives even though they enjoy worldly luxuries. In addition, war from the Holy Prophet Muhammad, peace and blessings be upon him, after his passing, could be referring to him testifying against a muslim on Judgement Day instead of interceding on their behalf. It does not take a scholar to conclude what will be the outcome of this testification. Chapter 16 An Nahl, verse 89:

“And [mention] the Day when We will resurrect among every nation a witness over them from themselves [i.e., their prophet]. And We will bring you, [i.e. Prophet Muhammad, peace and blessings be upon him], as a witness over these [i.e., your nation]…”

As per usual, the door of repentance is always open for people, as long as they make use of it before their time runs out. Chapter 2 Al Baqarah, verse 279:

“…But if you repent, you may have your principal - [thus] you do no wrong, nor are you wronged.”

And chapter 4 An Nisa, verses 17-18:

“The repentance accepted by Allāh is only for those who do wrong in ignorance [i.e. carelessness] and then repent soon [after]. It is those to whom Allāh will turn in forgiveness, and Allāh is ever Knowing and Wise. But repentance is not [accepted] of those who [continue to] do evil deeds up until, when death comes to one of them, he says, "Indeed, I have repented now," or of those who die while they are disbelievers. For them We have prepared a painful punishment.”

Sincere repentance involves feeling guilty, seeking the forgiveness of Allah, the Exalted, and anyone who has been wronged, as long as this will not lead to further trouble. One must sincerely promise to avoid committing the same or similar sin again and make up for any rights which have been violated in respect to Allah, the Exalted, and people.

As the majority of transactions which involve financial interest are linked to loans, Allah, the Exalted, makes it clear that the loans which do not involve financial interest are lawful and lead to reward, especially, when leniency is shown. Chapter 2 Al Baqarah, verse 280:

“And if someone is in hardship, then [let there be] postponement until [a time of] ease…”

When others are in financial difficulties, a muslim should strive to aid them according to their means, as this leads to the constant support of Allah, the Exalted, in both worlds. This has been confirmed in a Hadith found in Sunan Abu Dawud, number 4893.

Showing leniency and good conduct during business dealings will improve one's business reputation, which in turn will aid their business. So adopting leniency in matters of business leads to benefit in both worldly and religious matters. Adopting leniency in matters of business will also ensure a Muslim understands that their business is not their number one priority in life. It is nothing but a means to an end, the end being achieving peace of mind in this world while preparing practically for the hereafter. This involves using the blessings one has been granted in ways pleasing to Allah, the Exalted, as outlined in Islamic teachings. Whereas, the one who fails to show leniency in matters of business, will become greedier. And greed always focuses a person's attention to earning and hoarding the material world. This becomes their ultimate goal and number one priority in life. This then

prevents them from correctly using the blessings they have been granted, which prevents them from achieving peace of mind in this world or in the next. The one who understands this and therefore prioritizes obtaining peace of mind in both worlds over accumulating the material world will be encouraged to go a step further by waving the debt they are owed for the sake of Allah, the Exalted. The one who does this will be relieved by Allah, the Exalted, in both worlds. This has been advised in a Hadith found in Sunan Ibn Majah, number 225. Chapter 2 Al Baqarah, verse 280:

“And if someone is in hardship, then [let there be] postponement until [a time of] ease. But if you give [from your right as] charity, then it is better for you, if you only knew.”

Generally speaking, this verse also indicates the importance of avoiding always demanding one’s full rights from people. Even though a person has a right to demand someone else to fulfil their rights fully, none the less, leniency is always preferred, as the one who gives up their right for the sake of Allah, the Exalted, will be blessed by Allah, the Exalted, in both worlds. And this reward will be better than if the person demanded their full rights from others. For example, a parent should not demand their full rights from their children and instead show leniency whenever possible. For example, a parent has the right to demand their adult child to make dinner for them but if they are able to do it themself, then they should and relieve their child of this duty for the sake of Allah, the Exalted. This leads to independence from people and a great reward for showing leniency to others in respect to the rights they are owed.

Chapter 2 Al Baqarah, verse 280:

“…then it is better for you, if you only knew.”

This encourages muslims to learn and act on Islamic teachings so that they achieve the best results from every situation they encounter. Just like a person desires the largest profit from an investment, a muslim should desire the best results and reward from every situation they encounter. This is only possible when one has Islamic knowledge which teaches them how to behave so that they obtain the best results. Whereas, ignorance of Islamic teachings will only cause one to make decisions which do not lead to the best results in both worlds.

Allah, the Exalted, then makes it clear that the only one who will pay heed to the main verses under discussion is the person who fears their accountability on Judgement Day. Chapter 2 Al Baqarah, verse 281:

“And fear a Day when you will be returned to Allāh. Then every soul will be compensated for what it earned, and they will not be wronged.”

Therefore, one can assess how much they truly believe in their accountability on the Day of Judgement by observing how much they

adhere to the teachings of Islam, such as avoiding financial interest. A person must remember that everyone faces the consequences of their actions in both worlds. In this world, these consequences are often subtle and as a result many people do not connect their disobedience to Allah, the Exalted, to the stress and difficulties they face. For example, the worldly things they obtain through disobeying Allah, the Exalted, such as wealth, will become a source of stress, misery and trouble for them, even though they hoped these worldly things would become a source of comfort for them. Due to their ignorance, they will blame the few good things within their life, such as their spouse, for the mental disorders they are facing, such as depression. When they cut out these few things from their lives, their mental disorders will only get worse and may even push them to suicide. Whereas, the consequences of one's actions in the hereafter will be very clear but by then it will be too late to sincerely repent and change their behaviour. Therefore, one must study and act on the clear proofs found within Islamic teachings, which discuss Judgement Day, so that they strengthen their faith in it. The stronger one's faith in it, the more they will practically prepare for it. This preparation involves using the blessings they have been granted correctly as outlined in the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. Chapter 2 Al Baqarah, verse 281:

"And fear a Day when you will be returned to Allāh. Then every soul will be compensated for what it earned, and they will not be wronged."

The way a person will be returned to Allah, the Exalted, on Judgement Day will be according to the state in which they died in. This has been advised in a Hadith found in Sahih Muslim, number 7232. This means that the one who dies while persisting on the obedience of Allah, the Exalted, will be

resurrected and returned to Allah, the Exalted, in a state of obedience. Whereas, the one who disobeyed Allah, the Exalted, by misusing the blessings they have been granted, will be resurrected and returned to Allah, the Exalted, in a state of disobedience. It does not take a scholar to conclude the outcome of a person based on this discussion. Therefore, a person must strive to persist on the obedience of Allah, the Exalted, which involves using the blessings they have been granted correctly, according to Islamic teachings, so that they achieve peace of mind in both worlds. One must not fool themself into believing they can persist on the disobedience of Allah, the Exalted, by misusing the blessings they have been granted, yet die in a state of obedience and therefore be resurrected in a state of obedience. This is nothing but wishful thinking which has no value in Islam.

Chapter 2 Al Baqarah, verse 281:

“And fear a Day when you will be returned to Allāh. Then every soul will be compensated for what it earned, and they will not be wronged.”

In addition, as the main verses under discussion were about earning wealth, verse 281, reminds people that they should be more concerned about earning good deeds and avoiding sins, as this defines whether one achieves peace of mind in both worlds or not. Everyone irrespective of their belief or background desires to obtain peace of mind, even if they search for it in different places. Allah, the Exalted, makes it clear that peace of mind in both worlds is not connected to obtaining many worldly things, such as wealth, it is simply connected to whether or not one uses the blessings they have been granted correctly, according to Islamic teachings.

Therefore, one must be more concerned about earning peace of mind in both worlds, through good deeds, than earning wealth or other worldly things. As discussed earlier in detail, as Allah, the Exalted, alone knows all things, He alone can provide the perfect code of conduct which leads to peace of mind in both worlds. People, irrespective of how much knowledge they obtain, will never be able to achieve this, due to a lack of complete knowledge, experience, foresight and biases.

Chapter 2 Al Baqarah, verse 281:

“And fear a Day when you will be returned to Allāh. Then every soul will be compensated for what it earned, and they will not be wronged.”

As justice will be established on Judgement Day, a person must strive to fulfil the rights of Allah, the Exalted, and people. Sadly, many muslims wrong other people while believing they will obtain salvation in both worlds as they strive to fulfil the rights of Allah, the Exalted, such as performing the obligatory prayers. It is vital to understand that the wrongdoer will be forced to hand over their good deeds to their victims on Judgement Day, and if necessary, the wrongdoer will take the sins of their victims until justice is established. This may well cause the wrongdoer to be hurled into Hell on Judgement Day. This has been warned in a Hadith found in Sahih Muslim, number 6579. Therefore, one must strive to fulfil the rights of Allah, the Exalted, and people, as this leads to peace of mind and success in both worlds.

Chapter 2 Al Baqarah, verse 281:

“And fear a Day when you will be returned to Allāh. Then every soul will be compensated for what it earned, and they will not be wronged.”

According to many scholars, this is the last verse to be revealed to the Holy Prophet Muhammad, peace and blessings be upon him. This has been mentioned in Tafsir Ibn Kathir, Volume 2, Page 83.

Muslims should try to understand the importance of this verse, as it is the final words revealed to mankind from Allah, the Exalted. He chose to remind mankind of the Day of Judgment and preparing for it over all other things He could have spoken about. This is because practically preparing for the Day of Judgement is the very purpose of life in this world. Just like a person with a work visa only travels to another country in order to obtain as much wealth as possible to take back to their home country, every person is on a work visa in this world. Their aim is to accumulate as many good deeds as possible to take with them to their accountability on Judgement Day. These good deeds are obtained when one uses the blessings they have been granted correctly, according to the teachings of the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. An added mercy from Allah, the Exalted, is that the one who behaves in this manner will adequately prepare for Judgement Day and will be granted peace of mind in this world also. Therefore, one should not fear they will be deprived of peace of mind in this world if they practically

prepare for the Day of Judgement. On the contrary, they will be blessed in both worlds with peace of mind. A promise from the Lord of the worlds, who controls all things. Chapter 16 An Nahl, verse 97:

"Whoever does righteousness, whether male or female, while he is a believer - We will surely cause him to live a good life, and We will surely give them their reward [in the Hereafter] according to the best of what they used to do."

But the same way the employee on a work visa will be harshly criticised for failing to fulfil the purpose of working in a different country, which is to gain as much wealth as possible to take back to their home country, so will the person who fails to accumulate good deeds in this world. But depending on the severity of one's failure to fulfil their purpose in this world, their criticism may involve punishment in Hell.

In addition, the same way an invention which fails to fulfil its primary function of creation is classified a failure, so will the person who fails their purpose of creation, which is to practically prepare for their meeting with Allah, the Exalted, on Judgement Day. The same way the failed invention is discarded, so will the person who failed to fulfil their purpose in this world be discarded. As there is only one place a person will be discarded into on Judgement Day, people must strive to avoid this outcome by fulfilling their purpose in this world by using the blessings they have been granted correctly, according to Islamic teachings, so that they achieve peace of mind and success in both worlds. Chapter 2 Al Baqarah, verse 281:

“And fear a Day when you will be returned to Allāh. Then every soul will be compensated for what it earned, and they will not be wronged.”

Chapter 2 – Al Baqarah, Verses 282-283

يَٰٓأَيُّهَا ٱلَّذِينَ ءَامَنُوٓاْ إِذَا تَدَايَنتُم بِدَيۡنٍ إِلَىٰٓ أَجَلٖ مُّسَمّٗى فَٱكۡتُبُوهُۚ وَلۡيَكۡتُب بَّيۡنَكُمۡ
كَاتِۢبُۢ بِٱلۡعَدۡلِۚ وَلَا يَأۡبَ كَاتِۢبٌ أَن يَكۡتُبَ كَمَا عَلَّمَهُ ٱللَّهُۚ فَلۡيَكۡتُبۡ وَلۡيُمۡلِلِ ٱلَّذِي
عَلَيۡهِ ٱلۡحَقُّ وَلۡيَتَّقِ ٱللَّهَ رَبَّهُۥ وَلَا يَبۡخَسۡ مِنۡهُ شَيۡـٔٗاۚ فَإِن كَانَ ٱلَّذِي عَلَيۡهِ ٱلۡحَقُّ سَفِيهًا أَوۡ
ضَعِيفًا أَوۡ لَا يَسۡتَطِيعُ أَن يُمِلَّ هُوَ فَلۡيُمۡلِلۡ وَلِيُّهُۥ بِٱلۡعَدۡلِۚ وَٱسۡتَشۡهِدُواْ شَهِيدَيۡنِ مِن
رِّجَالِكُمۡۖ فَإِن لَّمۡ يَكُونَا رَجُلَيۡنِ فَرَجُلٞ وَٱمۡرَأَتَانِ مِمَّن تَرۡضَوۡنَ مِنَ ٱلشُّهَدَآءِ أَن تَضِلَّ
إِحۡدَىٰهُمَا فَتُذَكِّرَ إِحۡدَىٰهُمَا ٱلۡأُخۡرَىٰۚ وَلَا يَأۡبَ ٱلشُّهَدَآءُ إِذَا مَا دُعُواْۚ وَلَا تَسۡـَٔمُوٓاْ أَن تَكۡتُبُوهُ
صَغِيرًا أَوۡ كَبِيرًا إِلَىٰٓ أَجَلِهِۦۚ ذَٰلِكُمۡ أَقۡسَطُ عِندَ ٱللَّهِ وَأَقۡوَمُ لِلشَّهَٰدَةِ وَأَدۡنَىٰٓ أَلَّا تَرۡتَابُوٓاْ إِلَّآ
أَن تَكُونَ تِجَٰرَةً حَاضِرَةٗ تُدِيرُونَهَا بَيۡنَكُمۡ فَلَيۡسَ عَلَيۡكُمۡ جُنَاحٌ أَلَّا تَكۡتُبُوهَا
وَأَشۡهِدُوٓاْ إِذَا تَبَايَعۡتُمۡۖ وَلَا يُضَآرَّ كَاتِۢبٞ وَلَا شَهِيدٞۚ وَإِن تَفۡعَلُواْ فَإِنَّهُۥ فُسُوقُۢ بِكُمۡۚ
وَٱتَّقُواْ ٱللَّهَۖ وَيُعَلِّمُكُمُ ٱللَّهُۗ وَٱللَّهُ بِكُلِّ شَيۡءٍ عَلِيمٞ ﴿٢٨٢﴾

۞ وَإِن كُنتُمۡ عَلَىٰ سَفَرٖ وَلَمۡ تَجِدُواْ كَاتِبٗا فَرِهَٰنٞ مَّقۡبُوضَةٞۖ فَإِنۡ أَمِنَ بَعۡضُكُم بَعۡضٗا فَلۡيُؤَدِّ
ٱلَّذِي ٱؤۡتُمِنَ أَمَٰنَتَهُۥ وَلۡيَتَّقِ ٱللَّهَ رَبَّهُۥۗ وَلَا تَكۡتُمُواْ ٱلشَّهَٰدَةَۚ وَمَن يَكۡتُمۡهَا فَإِنَّهُۥٓ ءَاثِمٞ
قَلۡبُهُۥۗ وَٱللَّهُ بِمَا تَعۡمَلُونَ عَلِيمٞ ﴿٢٨٣﴾

“O you who have believed, when you contract a debt for a specified term, write it down. And let a scribe write [it] between you in justice. Let no scribe refuse to write as Allah has taught him. So let him write and let the one who

has the obligation [i.e., the debtor] dictate. And let him fear Allah, his Lord, and not leave anything out of it. But if the one who has the obligation is of limited understanding or weak or unable to dictate himself, then let his guardian dictate in justice. And bring to witness two witnesses from among your men. And if there are not two men [available], then a man and two women from those whom you accept as witnesses - so that if one of them [i.e., the women] errs, then the other can remind her. And let not the witnesses refuse when they are called upon. And do not be [too] weary to write it, whether it is small or large, for its [specified] term. That is more just in the sight of Allah and stronger as evidence and more likely to prevent doubt between you, except when it is an immediate transaction which you conduct among yourselves. For [then] there is no blame upon you if you do not write it. And take witnesses when you conclude a contract. Let no scribe be harmed or any witness. For if you do so, indeed, it is [grave] disobedience in you. And fear Allah. And Allah teaches you. And Allah is Knowing of all things.

And if you are on a journey and cannot find a scribe, then a security deposit [should be] taken. And if one of you entrusts another, then let him who is entrusted discharge his trust [faithfully] and let him fear Allah, his Lord. And do not conceal testimony, for whoever conceals it - his heart is indeed sinful, and Allah is Knowing of what you do."

When Allah, the Exalted, calls upon the believers within the Holy Quran, His call is often connected to actualizing their verbal claim of faith. This is because a verbal claim of faith without actions has very little value in Islam. Actions are the proof and evidence one is required to obtain so that they obtain reward and mercy in both worlds. Just like a fruit bearing tree is only useful when it produces fruit, similarly, faith is only useful when it produces good actions. In this case, Allah, the Exalted, advises muslims to take part in lawful business transactions in an upright and honest manner. Chapter 2 Al Baqarah, verse 282:

“O you who have believed, when you contract a debt for a specified term, write it down. And let a scribe write [it] between you in justice…”

The first thing to note is that it is vital to understand that Islam is a complete code of conduct which affects every aspect of a person’s life. Islam is not merely a few religious practices which have no effect on a person’s day to day activities. Sadly, because of ignorance of this fact, many muslims who perform the religious practices, such as the five daily obligatory prayers, avoid implementing the teachings of Islam in their everyday activities, such as their business dealings. Islam is not a coat which can be put on and taken off according to one’s desires and situation. Islam is a way of life which must be implemented in every situation one faces and throughout their daily activities. The one who fails to behave in this manner is only obeying and worshipping their desires even if they claim to be obeying Allah, the Exalted. Chapter 25 Al Furqan, verse 43:

“Have you seen the one who takes as his god his own desire?...”

Chapter 2 Al Baqarah, verse 282:

“O you who have believed, when you contract a debt for a specified term, write it down. And let a scribe write [it] between you in justice. Let no scribe refuse to write as Allāh has taught him…”

This also indicates the importance of understanding that all knowledge, whether religious or worldly, was taught by Allah, the Exalted. Chapter 96 Al Alaq, verses 3-5:

“Recite, and your Lord is the most Generous. Who taught by the pen. Taught man that which he knew not.”

Therefore, a muslim should not adopt an extreme mentality whereby they either dedicate all their efforts to gaining worldly knowledge while abandoning religious knowledge, nor should they dedicate all their efforts to gaining and acting on religious knowledge while abandoning worldly knowledge. A muslim should instead adopt a balanced approach whereby they learn and act on religious knowledge throughout their life and learn useful worldly knowledge so that they can obtain a good lawful job which will aid them in fulfilling their necessities and responsibilities. One should

therefore take advantage of the opportunities of gaining worldly knowledge provided to them, such as a free education, and not reject this by believing it has nothing to do with pleasing Allah, the Exalted. The one who gains a good worldly education which leads to a good lawful job whereby they can fulfill their necessities and responsibilities and aid others, will receive reward from Allah, the Exalted. But it is vital to ensure that during one's journey in gaining worldly knowledge, they must continue to study the teachings of Islam also, as Islamic knowledge will aid them in correctly using their worldly knowledge and the blessings they have been granted so that they achieve a balanced mental and physical state and correctly place everything and everyone within their life. This leads to peace of mind in both worlds.

Chapter 2 Al Baqarah, verse 282:

"…And let a scribe write [it] between you in justice. Let no scribe refuse to write as Allāh has taught him. So let him write and let the one who has the obligation [i.e., the debtor] dictate. And let him fear Allāh, his Lord, and not leave anything out of it…"

As discussed earlier, Allah, the Exalted, often connects fearing Him to worldly dealings, such as financial transactions. This is because Islam encompasses every aspect of a person's life and therefore they will be held accountable on Judgement Day for every intention, every spoken word and every action whether they are connected to religious or worldly matters. One should therefore bear this in mind and adhere to the teachings of Islam in every situation they encounter.

Chapter 2 Al Baqarah, verse 282:

"…But if the one who has the obligation is of limited understanding or weak or unable to dictate himself, then let his guardian dictate in justice. And bring to witness two witnesses from among your men. And if there are not two men [available], then a man and two women from those whom you accept as witnesses - so that if one of them [i.e., the women] errs, then the other can remind her…"

As most women did not take part in business transactions and were therefore unfamiliar with business contracts, taking two women as witnesses in the place of a single male witness was advised. In addition, as women were mainly caretakers of their homes, they would have little time to take part in legal cases. Therefore, by taking two women as witnesses, any one of them could testify in a legal case if they were both called upon. Therefore, a person should not misinterpret the teachings of Islam in order to falsely prove that women are regarded inferior to men. The reality of superiority has been summarised in a single statement within the Holy Quran. Chapter 49 Al Hujurat, verse 13:

"…Indeed, the most noble of you in the sight of Allah is the most righteous of you…"

Superiority only lies in how much one sincerely obeys Allah, the Exalted. This involves using the blessings they have been granted correctly according to Islamic teachings. The more one obeys Allah, the Exalted, the superior they are. No other worldly standard which separates people, such as gender, ethnicity or social status, has any value in the sight of Islam. But as the intention and some of the actions of people are hidden no one should claim superiority for themself or others. Chapter 53 An Najm, verse 32:

"…So do not claim yourselves to be pure; He is most knowing of who fears Him."

Chapter 2 Al Baqarah, verse 282:

"…And let not the witnesses refuse when they are called upon…"

Generally speaking, this indicates the importance of aiding others, as a society only progresses when its members aid each other. Therefore, one must actively aid others according to their means, as this will ensure they obtain the constant support of Allah, the Exalted, in both worlds. This has been advised in a Hadith found in Sahih Muslim, number 6853. The one who has the support of Allah, the Exalted, will be rightly guided through

every situation so that they obtain peace of mind and success in both worlds.

Chapter 2 Al Baqarah, verse 282:

"…And do not be [too] weary to write it, whether it is small or large, for its [specified] term. That is more just in the sight of Allāh and stronger as evidence and more likely to prevent doubt between you, except when it is an immediate transaction which you conduct among yourselves. For [then] there is no blame upon you if you do not write it. And take witnesses when you conclude a contract…"

Generally speaking, people should always interact with one another in a clear and unambiguous way. Chapter 33 Al Ahzab,verse 70:

"O you who have believed, fear Allāh and speak words of appropriate justice."

As actions are often followed by words, the one who is upright and clear in their speech, will be upright and clear in their actions also. This avoids confusion and negative assumptions about the character and words of

other people. Negative assumptions often lead to sins, such as backbiting and slander. Chapter 49 Al Hujurat, verse 12:

“O you who have believed, avoid much [negative] assumption. Indeed, some assumption is sin…”

Negative assumptions also lead to broken relationships which prevents a muslim from fulfilling the rights of other people. This has a detrimental impact on a family and an entire society. Therefore, a person must be clear and open in all their interactions and dealings with people, whether in personal situations or financial.

Allah, the Exalted, then warns muslims not pressurize or intimate the scribe who compiles a business contract, such as a lawyer, or the witness who takes part in the contract and who may be called upon to testify in a legal court case. Chapter 2 Al Baqarah, verse 282:

“…Let no scribe be harmed or any witness. For if you do so, indeed, it is [grave] disobedience in you. And fear Allāh…”

This often occurs within the business world, whereby powerful corporations intimate different people involved in a business deal for the sake of worldly

gain, such as wealth. Even though this is a worldly matter, none the less, as per usual, Allah, the Exalted, connects all matters, whether religious or worldly, to His obedience or disobedience. Therefore, a muslim must adhere to the teachings of Islam and maintain an upright character when dealing with people. Every person faces the consequences of their actions in this world and in the next. In this world, the worldly blessings they obtain through the disobedience of Allah, the Exalted, will become a source of stress, anxiety and misery for them, even if they experience moments of fun. This is quite evident when one observes those who wrong others. For example, those who wrong others in order to achieve political leadership will always be fearful and paranoid that someone will remove them from their position of power. This prevents them from obtaining peace of mind, even if they experience moments of entertainment. And in the hereafter, justice will be established. This involves the wrongdoer handing over their good deeds to their victims, and if necessary, the wrongdoer will take the sins of their victims until justice is established. This may well cause the wrongdoer to be hurled into Hell on Judgement Day. This has been warned in a Hadith found in Sahih Muslim, number 6579.

Harming people involved within a business contract can also include offering them bribes. As the person who offers or takes bribes has been cursed, therefore offering bribes to others is a hidden way of harming them. This has been warned in a Hadith found in Jami At Tirmidhi, number 1337. The one who is cursed will lose the mercy of Allah, the Exalted. Achieving peace of mind and success in both worlds without the mercy of Allah, the Exalted, is simply impossible.

Chapter 2 Al Baqarah, verse 282:

“…And fear Allāh. And Allāh teaches you. And Allāh is Knowing of all things.”

This verse concludes by reminding people that they must sincerely obey Allah, the Exalted, which involves using the blessings they have been granted correctly, as outlined in Islamic teachings, in order to obtain success in both worlds. This is because Allah, the Exalted, possesses the knowledge, such as the mental and physical states of humans, in order to grant mankind the perfect code of conduct so that they achieve a balanced mental and physical state and correctly place everything and everyone within their life while adequately preparing for the Day of Judgement. In addition, this code of conduct will ensure justice and peace spreads within society as it is based on justice, fairness and equality and is far removed from any biases, which favour certain groups of people over others, such as the rich. This code of conduct therefore leads to peace of mind for an individual and an entire society as long as people adhere to it. Any man-made code of conduct will never achieve these outcomes due to a lack of knowledge, experience and biases. Therefore, one must study the clear proofs and evidence of the code of conduct granted by Allah, the Exalted, in order to recognize its widespread and unparalleled benefits. Even if one fails to understand some of the wisdoms behind the Islamic code of conduct or their desires are contradicted by it, they should behave like a wise patient who accepts and acts on the medical advice of their doctor, knowing it is best for them, even though they are prescribed bitter medicines and a strict diet plan. Just like this wise patient will achieve good physical health, the one who accepts and acts on the Islamic code of conduct will achieve peace of mind and body in both worlds.

It is important to note that verse 282 is the longest verse in the Holy Quran. Interestingly enough it does not discuss the duties directly connected to Allah, the Exalted, such as the prayers or the Holy Pilgrimage. Instead, it discusses the importance of treating others in the right way especially, during business transactions. Therefore, Muslims must always strive to fulfil both parts of faith meaning, the duties towards Allah, the Exalted, and the duties towards people. The latter can be fulfilled by treating others how one desires to be treated by people.

Allah, the Exalted, then mentions the case of doing business while travelling and how one must behave in an upright way. Chapter 2 Al Baqarah, verse 283:

“And if you are on a journey and cannot find a scribe, then a security deposit [should be] taken. And if one of you entrusts another, then let him who is entrusted discharge his trust [faithfully] and let him fear Allāh, his Lord…”

Generally speaking, it is an aspect of hypocrisy to betray one’s trusts. This has been warned in a Hadith found in Sahih Bukhari, number 2749. This includes all the trusts one possesses from Allah, the Exalted, and people. Every blessing one possesses has been entrusted to them by Allah, the Exalted. The only way to fulfill these trusts is by using the blessings correctly, as outlined in the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. This leads to further blessings and mercy in both worlds, as this is true gratitude. Chapter 14 Ibrahim, verse 7:

“And [remember] when your Lord proclaimed, 'If you are grateful, I will surely increase you [in favor]…”

The trusts between people are important to fulfill also. The one who has been entrusted with someone else's belongings should not misuse them and only use them according to the wishes of the owner. One of the greatest trusts between people is keeping conversations secret, unless there is some obvious benefit in informing others. Sadly, this is often overlooked amongst muslims. One must fulfil their trusts just like they desire other people to fulfil the trusts between them.

In addition, these trusts include the people under one's care, such as dependents. A Muslim must strive to fulfill these trusts by fulfilling the rights of these people according to the teachings of Islam. For example, it is a duty on a parent to encourage their children to learn, understand and act on the teachings of the Holy Quran and the traditions of the Holy Prophet Muhammad, peace and blessings be upon him. All trusts must be fulfilled as one will be held accountable for them in both worlds. Chapter 17 Al Isra, verse 34:

“…And fulfill [every] trusts. Indeed, the trust is ever [that about which one will be] questioned.”

As one cannot escape the consequences of betraying their trusts in this world or in the next, it is vital for them to fulfill them to the best of their ability.

Chapter 2 Al Baqarah, verse 283:

“And if you are on a journey and cannot find a scribe, then a security deposit [should be] taken. And if one of you entrusts another, then let him who is entrusted discharge his trust [faithfully] and let him fear Allāh, his Lord…”

Throughout the Holy Quran, Allah, the Exalted, combines Islamic rules to fearing Him and fearing the consequences of breaking these rules. This is because both a good law system and the fear of Allah, the Exalted, is required for justice and peace to spread within society. A good law system without the fear of Allah, the Exalted, is not enough, as the people who are confident they can escape being held accountable for breaking the law by the government, will commit crimes. In addition, a good law system can be manipulated when one does not fear Allah, the Exalted. On the other hand, fearing Allah, the Exalted, will prevent one from wrongdoing others directly but in the absence of a good and fair law system, people will be wronged by the government. For example, the tax system always favours the rich over the rest of society. Therefore, both a good law system, which can only come from Allah, the Exalted, as He knows all things, and the fear of Allah, the Exalted, is required to ensure justice and peace spreads within society.

Allah, the Exalted, then warns against concealing testimony in legal court cases. Chapter 2 Al Baqarah, verse 283:

“…And do not conceal testimony, for whoever conceals it - his heart is indeed sinful…”

This includes perjury, whereby one intentionally gives false testimony. It is enough as a warning that the one who behaves in this manner in order to unlawfully take someone else’s property will go to Hell, even if they took a twig of a tree from them. This has been warned in a Hadith found in Sahih Muslim, number 353.

Chapter 2 Al Baqarah, verse 283:

“…And do not conceal testimony, for whoever conceals it - his heart is indeed sinful…”

This verse also connects inward negative characteristics, such as greed, to outward sins. This indicates the importance of purifying one's spiritual heart so that it leads to good and pure actions. This purification involves learning and adopting positive characteristics discussed within Islamic teachings, such as patience, gratitude and the fear of Allah, the Exalted, and avoiding the negative characteristics discussed within Islamic teachings, such as greed, envy and pride. This is vital to do as the one who has a purified spiritual heart will do good actions which involves using the blessings they have been granted correctly, according to Islamic teachings. This leads to peace of mind in both worlds. Whereas, the one whose spiritual heart is impure will misuse the blessings they have been granted. This will prevent them from achieving peace of mind and success in both worlds. Chapter 26 Ash Shu'ara, verses 88-89:

"The Day when there will not benefit [anyone] wealth or children. But only one who comes to Allah with a purified heart."

As Allah, the Exalted, knows the state of one's spiritual heart, their intentions, speech and actions, He will hold them accountable in both worlds. One must therefore prepare for facing the consequences of the state of their spiritual heart by learning and acting on Islamic teachings so that they purify their spiritual heart, which in turn leads to good intentions, speech and actions. Chapter 2 Al Baqarah, verse 283:

"…and Allāh is Knowing of what you do."

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